



Arthur J. Gallagher Risk Management Services, Inc.

*Toms River Regional School District Board Of Education
Stewardship Report Preface
May 17, 2011*

In order to appreciate the difficulty in producing this report it is important that AJGRMS provide perspective on the process and circumstances.

- December 2009 State raids TRRSB, offices of Federal Hill Risk Management and Gartland and Company, and homes of Francis X. Gartland and Michael J. Ritacco confiscating records based upon probe of alleged illegal activities surrounding TRRSB property and casualty insurance program.
- April 22, 2010 "FBI and IRS seize boxes of documents from school board offices, Ritacco's home in Seaside Park and a Toms River home owned by 42-year-old Donna M. Mansfield – the manager of the school district-owned Café@1144." (source Asbury Park Press Extract (document summary).
- June 22, 2010 AGJGRMS assigned Broker to ALL Property and Casualty Insurance Policies. During the BOR process, AJGRMS advised that Student Accident Insurance program, Crime policies and Bonds will remain with Connor-Strong.
- July 1, 2010 Multiple retirements of key TRRSB staff involved in property and casualty insurance program.
- Summer 2010 Every current and former TRRSB P&C Program vendor is interviewed by the FBI and/or IRS and/or State at least once and some multiple times.
- September 1, 2010 Mr. Doering begins employment as Business Administrator.
- October 21, 2010 Mr. Ritacco retires as Superintendent.
- October 21, 2010 Frank J. Roselli appointed Interim Superintendent.
- October 22, 2010 Mr. Ritacco charged in Federal Court with taking between \$1 million and \$2 million in bribes from the school district's former insurance broker.
- January 18, 2011 Mr. Roselli appointed Superintendent.

The above facts make clear the background in which AJGRMS was engaged. We began our mission in the midst of fear, confusion and disarray. District employees and administrators were retiring in large numbers, the chief working administrator was the



subject of a comprehensive State and Federal investigation with national attention, new administrators were not yet fully engaged and every vendor past and present was retreating behind legal staff in the midst of the on-going investigation. We were hired to get to the bottom of the entire property and casualty insurance program at the pinnacle of this fiasco having spare information, no access to a part of the property and casualty program and needing to quickly gain the trust of existing vendors who were appropriately reserved in their information and willingness to freely communicate.

This background made our work exceptionally difficult. We found that many critical files had been seized by the FBI from the TRRSB and from its former broker and are not available to us. The contents of the seized files are unknown to AJGRMS and likely contain information specific to our work. Where appropriate we have noted in our report where we expect and hope that such files are on record and being held by the FBI.

On June of 2010, the TRRSB BOE appointed AJGRMS broker for all Property & Casualty programs. AJGRMS immediately began notifying existing carriers and brokers of our appointment and set about the complex process of renewing all policies to be effective on July 1, 2010. During this process, we were advised that Conner Strong would handle the district's Student Accident Program, Crime Policies, and Bonds. We learned recently that the student accident program has a self insured component and that reality affects Property and casualty loss funds and budgets. This report, as a result will not include an in-depth analysis of that aspect of your program.

We also had to contend with a significant trust issue involving all other vendors and it took considerable time before we were able to accomplish this critical interim objective. But with time we did and we note that the one vendor who remained reluctant, evasive and inconsistent was terminated as of October 21, 2010. We believe that each of the remaining vendors has the TRRSB's best interests as their focus of service. Other than those who may have engaged in deliberate wrong doing and are gone, it would be a mistake to focus on any one of the remaining persons or vendors and attempt to make them the scapegoat. There is plenty of blame to go around and it is mostly shared amongst all parties.


During the course of our work we were also asked to perform a detailed review and analysis of the contract documents relating to your Health Benefits Program. We conducted an exhaustive review of the organizational and financial structure so that the BOE and executive administrators could be confident in the accountability of the program and the property and casualty risk exposures associated with the contracts between the involved parties. We make no comment as to the efficiency of the program.


When TRRSB BOE appointed AJGRMS on June 22, 2010 it unknowingly saved at least \$660,000.00 and set in motion a series of actions that identified: how the former broker retained fees that can only be described as excessive; how the program was market


efficient despite these fees; and how to perfect the property and casualty insurance program.

AJGRMS is privileged to be your broker and optimistic about the future of the property and casualty program. We would like to thank Frank Roselli and Bill Doering and their staff for their assistance. We would like to thank the Board of Education for their trust and support. Much has been done, but much remains. Read the report carefully, follow the recommendations and the future of the TRRSD P&C program will be bright.

Respectfully submitted,


William F. Ryan, Jr.
AJGRMS


Robert Thiemer
AJGRMS


Scott C. Tennant
AJGRMS

Toms River Regional School District

Board of Education

Stewardship Report

(July 1, 2010 - May 17, 2011)



May 17, 2011

Submitted by:

Arthur J. Gallagher Risk Management Services, Inc.

525 Lincoln Drive West, Suite 410

PO Box 530, Five Greentree Centre

Marlton, New Jersey 08053



Arthur J. Gallagher & Co.
culture driven success

Table of Contents

Introduction.....	3
Goals	6
THE REPORT	7-11
Vendors - Overview	12-16
WorkNet (NovaCare)	12
Comp Services, Inc.	13
R.C. Shea	13-14
KAI Systems.....	14-15
Compass Healthcare	15
Gilmore and Monahan.....	15-16
Review of Insurance Purchases- An Overview	17-22
COMMERCIAL PROPERTY POLICY.....	17-18
WORKERS COMPENSATION	18-19
COMPREHENSIVE GENERAL LIABILITY	19-20
COMPREHENSIVE AUTOMOBILE LIABILITY	20
SCHOOL BOARD E&O/EMPLOYEE PRACTICES LIABILITY	20-21
CONCLUSIONS.....	21-22
Where Did The Money Go? A Structural and Financial Analysis.....	22-31
Recommendations	31-33

Introduction

The Arthur J. Gallagher Risk Management Services, Inc. (AJGRMS) team would like to express its appreciation to the Toms River Regional School District (TRRS) Board of Education and Administration for the opportunity to assist you in the review of the majority of the Property and Casualty (P&C) portion of the district insurance program. While there have been some challenges, and while there is still much to do, we believe you will find our report of great value in: 1) identifying issues that have adversely affected the district's ability to manage this program; 2) provide insight into the excess insurance purchased; 3) providing an understanding of how much was spent in this program and where the money went; 4) as well as presenting recommendations to institute changes that will assure success going forward.

This is a final report whose genesis began with a draft report presented, discussed and reviewed by the TRRS on January 13, 2011. The TRRS required AJGRMS to continue its fact finding and present the report as final following further discovery on portions of the draft where more information would clarify the subject matter. When appropriate, notations are made describing changes from the original draft.

Significant to this final report is a highly focused attention on the internal dynamics of incident and/or claim management. Up until January it was critical that AJGRMS focus on the past and current external claim management processes to understand cash flow and on vendor responsibilities and actions to ensure that money was being managed solely to the benefit of TRRS. The draft report reflected that focus and analysis and offered only a cursory review of internal processes and an incomplete view of the current year budget. Subsequent to the draft, AJGRMS spent time further researching facts on identified external issues, significant energy and time examining the internal district systems and a focused effort on presenting the current year P&C insurance budget.

This final report provides significant insight on the TRRS Property and Casualty Insurance Program as a whole. It includes our findings, observations and conclusions based upon a far greater knowledge of the total risk management program.

Goals

Events that were unforeseen by all parties caused our goals to evolve somewhat since our response to your RFP and subsequent interview by the TRRSd and administration. They are as follows:

1. Submit a Comprehensive Proposal of Insurance, which would protect the district, students, staff, and community. This document was finished as of June 30, 2010 and provided to the Superintendent and BA in July, 2010.

Status: completed {Exhibit A}

2. Conduct a facilities inspection, which while not all inclusive, would provide a representative sampling of facilities condition, maintenance, and operation. This 23 page report was finished in August and provided to the district in September.

Status: completed {Exhibit B}

3. Submit a 90 day report to the TRRSd concerning our activities, findings and recommendations thus far. A Verbal Report was provided 9/14/2010

Status: completed {Exhibit C}

4. Work with the district administration, vendors and district solicitor to have contracts in place for all vendors associated with the TRRSd P&C program, clearly identifying duties, responsibilities, and compensation.

Status: completed. {All original contract documents are on file at the BOE offices}

5. Provide a comprehensive review of the Integrity Health Contract. This very significant task was added to AJGRMS goals in late October due to a multitude of concerns by many parties. AJGRMS agreed to help the TRRSd bring operational clarity, financial perspective and sound risk management discipline to the contractual and operational relationships between the parties at no added cost. The result was a comprehensive 14 page document that was presented to the TRRSd on December 14th.

Status: completed. {Exhibit D}

6. Provide an analysis that follows the money expended from July 1, 2006 through December 2010, identifies how it was expended, and who the recipients were.

Status: completed. {Included within the body of our report, with supporting documentation in Exhibit E}

7. Provide a preliminary review of the vendors associated with the TRRS D P&C Program.

Status: completed. {Included within the body of our report including additional comment added after draft initial findings}

8. Provide a preliminary review of the TRRS D P&C program structure.

Status: completed. {Included within the body of our report including additional comment added after draft initial findings}

9. Provide a preliminary review of all insurance policies purchased by the TRRS D, with the exception of student accident, crime, fidelity, and bonds which were neither placed, nor managed by AJGRMS.

Status: completed. {Included within the body of our report including additional comment added after draft initial findings}

10. Provide a set of Recommendations to address our findings.

Status: completed. {Included within the body of our report including additional comment added after draft initial findings}

Subsequent Goals added after draft report:

11. Provide a comprehensive review of Integrity Health's proposed contract revisions. This goal was added after Integrity Health provided the TRRS D with a comprehensive new draft of its contract relationship with the TRRS D. AJGRMS again accepted this goal gratis and completed a thorough review that was sent via email to TRRS D Administration and Counsel on February 23, 2011.

Status: completed. {Exhibit F}

12. Develop an internal employee incident/injury survey to determine how incidents and injuries are being managed throughout the TRRSO.

Status: in process. {Included within the body of our report with supporting documentation in Exhibit G}

13. Develop a comprehensive incident management program for TRRSO defining internal and external policies and procedures and tying in internal and external assets.

Status: in process. {Included within the body of our report with supporting documentation in Exhibit G}

14. Explore market opportunities associated with excess insurance program.

Status: in process. {Included within the body of our report}

THE REPORT

Structure-an Overview

The TRRSB has established an innovative and creative approach to managing its Property and Casualty (P&C) program. We know some, but not most, of the district's history in this regard. We do not pass judgment on those involved in the creation of this program. We do feel compelled to make a few observations:

- Nearly everyone seemed to operate in a vacuum.
- There was communication, but it was poor and did not appear to value the professionals at the table.
- The operational approach appears to be reactive rather than proactive.
- There were many changes that created disruption and confusion.
- The reporting of claims was not done in accordance with industry standards.
- Payments were not made in accordance with industry standards.
- There was a failure to report and document claims and all associated cost.
- At the end of the day, everyone at the table had to see that the system was not operating efficiently or effectively. There were no contracts. How can a TPA pay vendors when they know neither what the actual role of the vendor is, nor if the pricing request is accurate? Since the WC attorney was paid a flat fee and there was no indication of what specific work had been done in any bills submitted, how can we judge the appropriateness of the fee or the quality of the work? Since there was not a clearly defined network communicated to all parties, who is to say if we got a good deal or not on our medical and hospital payments? Who reported claims to Excess? Why was this issue not properly vetted? When we raised this question, it became clear that no one believed they were responsible for reporting claims to excess. We can find evidence of only two workers compensation claims and no GL, or ELL claims ever reported to an excess carrier over the last 25 years. How can a defense be provided when there are no insurance policies reviewed to determine coverage? How could the district ever market its P&C program, when there is no credible loss history maintained? We raise these issues in hindsight. We cannot help but believe that there were opportunities along the journey for

for workers' compensation. We used our knowledge of traditional insurance market rate ranges by line of coverage to develop a high/low range of cost to buy insurance policies.

We recognize some basic concerns that make this market/financial analysis difficult in the minimum.

- There is a lack of credibility associated with the loss information due multiple sources from which claim payment information must be gathered.
- The data presentation is inconsistent, data is missing and the data is not considered fully reliable because there is no single consistent and reliable data source.
- There could well be claims that are under reserved and still others not yet reported beyond an actuarial norm.
- Exposure information must be verified.
- We do not know the cost of student accident, crime, fidelity and bond placements and loss funds over time.
- Any backward look at what the insurance market may or may not have done over the past four year's is inherently flawed.
- There is a lot of negative information and perception of TRRS in the media and elsewhere.

All of these factors can have significant impact on a marketing effort and in examining and comparing financial results.

With regard for the above concerns, we evaluated the range of cost to join a joint insurance fund and alternatively to place the coverage in the traditional marketplace. We estimate the cost to join a joint insurance fund to be from \$3,725,000 to \$3,850,000. We isolated workers' compensation coverage and using the State of New Jersey's statutory model evaluated the cost to place workers' compensation coverage in a traditional fully insured program to be

others to have raised questions that would have identified the issues and likely resulted in the issues being addressed years ago. Finally, as we report on our vendor partner discussions, we want to note that while it took some time for other vendors to overcome their trepidation to fully disclose their past practices to us while they were at the same time being interviewed by the FBI and or State agencies, all of the current remaining vendors have proven cooperative and helpful. One vendor was not and has been let go. We feel strongly that we know the substantive facts while at the same time accepting there is still information we have not been made privy to and may never know.

Observations added subsequent to original draft.

The TRRSO risk management program is a unique partially self-insured program. While it is fundamentally well structured, we believe the former broker altered a sound fundamental structure to operationally obscure cash flows and this resulted in the broker retaining money that can only be described as excessive. This report shows where the money has been spent over time, isolates the accrual of the excessive broker fees and makes clear that the accrual of excessive broker fees can no longer occur.

A separate question and concern has to do with total cost relative to other market cost opportunities i.e., could or can TRRSO structure its P&C insurance program so that it would or would have cost less? While this question is very difficult to answer precisely we evaluated this question and find the program was and is market efficient even after isolating the excessive fees paid to the broker in past years.

This statement is supported by examining what cost might be by financing risk differently. We examined a potential membership in a joint insurance fund and we examined buying a series of insurance policies with low deductibles.

To conduct this analysis we used a variety of sources. We used proprietary data from our three client joint insurance fund data bases to evaluate a potential joint insurance fund membership. We used the Department of Labor Division of Workers' Compensation statutory model to develop a standard market placement

\$2,620,091.41 before adding in the cost of the other lines of coverage so we added the cost of placing all the other insurance policies in the standard market. When added together we estimate the traditional placement option would cost from \$4,319,000 to \$4,702,600.

These ranges compare to the actual costs over the past five years ranging from \$2,924,972.44 to \$3,586,701.74. This is not really surprising as the lowest cost option for a very large complex enterprise like TRRSB is a partially self-insured risk management program. This is because the overhead cost to administer the program is statistically less than other risk financing structures and assuming a normal loss distribution the total cost is statistically lower.

We note that the current year budget of \$2,924,972.44 is \$661,729.30 less than the preceding year and less than any other of the four preceding years. When the TRRSB replaced the former broker it saved at least the \$662,000.000 difference in budgets.

With the very difficult work of examining the external cash flow and vendor roles substantively behind us we turned our primary focus to the internal structure beginning in January. We found a system in need of repair. It was no surprise to us that the system was functioning inefficiently since there were many retirements from administration at July 1, 2010. A great many of those retirements involved personnel who had been directly involved in, and principally responsible for, the risk management program including claim reporting and management. Thankfully TRRSB made some great decisions over the summer and fall of 2010 in assigning duties to Laura Bove, Margaret Donnelly and Mark Wagner. These individuals knew enough about the program to pick up the pieces and keep things moving and did a brilliant job of doing just that for the first six months of the year. But systems were breaking down and opportunities for improvement overlooked because there was no coherent written protocols, policies or procedures.

To remedy this we examined external and internal processes and assets. From an initial review of the information gathered we requested permission to conduct a survey in district to ascertain how workers' compensation incidents and claims

are being managed by location and department. This survey helped us identify a number of key assets and needed initiatives.

We identified Kai System, Inc.'s internet based Compgateway workers' compensation incident and injury management system as a key asset. We realized it could potentially provide a truly exceptional and robust communication system but was not used consistently and needed to be more fully integrated. We challenged Kai Systems, Inc. the software provider to work with us on engineering the system to provide a state of the art product. Kai responded enthusiastically and eagerly.

We identified the need to codify policy, procedure and objective into a TRRS incident and claim management program to ensure consistent management and accountability. We took all of our findings and emerging objectives in communication systems and created a rough draft Incident Management Handbook and presented our findings to Mr. Roselli and Mr. Doering who authorized us to work closely with key staff and external vendors to produce a comprehensive final document. This document will become part of the TRRS Policy on Incident/Injury Management and bring an extremely effective risk management tool to the TRRS. We look forward to presenting this foundation document and system as a part of the July administrative retreat and as a series of in service presentations when TRRS opens in September for the 2011-12 academic year.

Vendors - Overview

WorkNet (NovaCare)-Julia Iannacone and Dr. Wrigley-\$90,000.00/year

The district refers all injured employees to WorkNet. Dr. Wrigley is the first contact. We find the firm to be professional, they are occupational medicine specialists, and they demonstrate expertise in how to provide quality care, while at the same time working to return the injured employee back to work as soon as it is prudent. Both Julia and Dr. Wrigley have shown mastery of the files they handle. They also have an excellent working knowledge of the specialists in the Toms River area who are best suited to deal with more substantial medical issues. It is our opinion that WorkNet has been somewhat encumbered in its ability to offer even more to the TRRS. Because of the failure to maintain contracts for each of the vendors who support the TRRS, we believe this vendor has been over paid dating back to July of 2006 (Approximately \$28,000.00). This was due to confusion between Comp Services and WorkNet that existed over a four year period. We met with the vendor, reviewed this issue, and the matter is currently under review. We have been assured by Julia Iannacone that if accurate, the overpayment will be promptly refunded. Julia Iannacone indicated to us that the new fee was requested at the recommendation of Carl Amenhauser.

Addendum to original draft: There was indeed an overpayment as previously reported in the amount of \$28,000.00. WorkNet has returned the entire amount. In fairness, the failure of the former broker or his agent to communicate contractual requirements to all participants was really the root of the problem. We would eventually like to see a change in the payment structure that would have WorkNet bill and be compensated for actual services rendered. We would also explore the possibility of additional Risk Management Services through this vendor. Finally, as the gatekeeper for Workers Compensation, we want to make certain there is no question with regard to WorkNet's role in determining compensability.

Comp Services, Inc. (Amerihealth)-Tom Englund, Hugnette Atherton, Denise Hall, Terry Sheerin-\$125,000.00/year

CompServices is your TPA (Third Party Administrator). All claims should have been reported to them, compensability determined by them, a reserve for the claim established by them, contact made with all parties involved, an investigation conducted if necessary, if certain industry standards were met, the claim should have been reported to the TRRSB's excess carrier, subrogation pursued, and payments made. This was either not done, or done only in part. The hand-over of files from SelecTec to CompServices would be characterized as sloppy at best. Comp Services appears to have been paid \$47,000.00 to manage this transition. As of a month ago, it was still not complete. To be fair, CompServices was also prevented, by design, from performing the normal role of the TPA. There is also no real evidence of consistent and effective Managed Care Services being provided.

Addendum to original draft: Comp Services plays a vital role in your program. We continue to work closely with them as follows:

- The claims data issue. We must address past claims and the proper allocation of legal expenses.
- Provider Network Management.
- Refining our Network panel and attention to securing top flight specialists.
- Ongoing Data Management.

R.C. Shea-Bob Shea and Stacie Brustman-\$150,000.00/year

R.C. Shea handles the TRBOE's Workers Compensation files. They are paid on a flat fee basis, which creates a number of issues. There is no real accountability regarding the appropriateness of the fee they are paid. Their costs are not part of the file costs, because there was no ability to track the time spent on a specific file. We have required Mr. Shea to go back retroactive to July 1 and account for all work performed by time spent on each file. We reviewed the submission and find the charges excessive. Based on this exercise it would appear that RC Shea is

charging at a rate between three and five times what we believe a worker's comp file should cost. We also have concerns whenever a district uses a comp attorney who does both petitioner and respondent work. We wonder what a judge thinks when we argue one case on behalf of the respondent and the next case on behalf of the petitioner? Is there a loss of credibility in the eyes of the judge? We know it is not the norm. Mr. Shea has assured us that they make every effort to separate the files to avoid this situation as much as they can. We do note that Mr. Shea does host monthly meetings of the workers compensation insurance committee and makes regular presentations at the Board of Education's insurance committee. These are "extra" risk management duties and are usually not a part of a workers' compensation respondent counsel role.

Addendum to original draft: We previously identified concerns over billing and the inability to allocate legal costs to your files. We have since required the submission of time sheets showing a detailed breakdown for all work provided. Based on these time sheets, R.C. Shea bills at a rate much lower than the industry standards, giving the TRRSd a great value. We like Bob Shea and Stacie Brustman. We find them smart, knowledgeable, and cooperative. Our concern remains that the total cost paid relative to the number of files handled is much higher than is our experience.

KAI Systems-Joel Johnston-\$24,000.00/year

KAI was brought in to provide an independent reporting system for all claims. Staff had been trained, passwords assigned and data entered. The fee for the service was \$1500.00/month. We have had an opportunity to see the KAI System at work. It is impressive in what it can offer the district, but is currently offering less. KAI is currently being paid \$2000.00/month. Joel Johnston indicated to us that the new fee was requested at the recommendation of Carl Amenhauser. It should be noted that we have learned during our review that Carl A did not pay KAI at the rate of \$1500.00/month, but at some lesser amount, not always the same. KAI has not been paid since March of 2010.

Addendum to original draft: The KAI software solution offers the TRRSd tremendous opportunity to communicate quickly and effectively within the

district insurance and risk management program, with both staff, and vendor partners. We see KAI as a potentially important player in the future success of the TRRSB Insurance and Risk Management program. KAI is excited about a real opportunity to work in the best interest of the Toms River Public Schools.

Compass Healthcare-Carl Amenhauser-\$240,000.00/year*

Carl A. is an interesting case. We have heard people speak of Carl with great affection regarding his expertise and knowledge. We have heard people speak with disdain at their treatment by Carl. And we have heard people disavow any real knowledge of who he is, or what he does on behalf of the district. Carl had at one time negotiated a network to be utilized by the TRRSB for Workers Compensation. He brought KAI Systems to the table. He brought WorkNet to the table. In fact, Carl collected a payment, initially from Gartland (Federal Hill Risk Management) and eventually from Comp Services and paid WorkNet \$6,000.00/month, KAI \$1500.00/month* (see above), and seemingly kept the rest for himself. Carl attended all insurance committee meetings described earlier held at Mr. Shea's office, and communicated regularly with district administration and staff. Mr. Amenhauser is in possession of District records, owes the district money, and owes KAI Systems money.

Addendum to original draft: Compass was terminated in October, 2010.

Gilmore and Monahan-Tom Monahan-\$160.00/hour-\$297,000.00 {July 2006 to the Present}

Tom Monahan serves as both solicitor for the TRRSB as well as its defense counsel for GL, AL, and ELL claims. Mr. Monahan was the only individual or firm who actually had a contract in place with the district. Because of the poor communication we had identified earlier in our report, and because of the practice the district had in place for the payment of General Liability and Educators Legal Liability claims, none of the districts settlement payments were part of the loss runs. In fact the only records we could find were payments to Mr. Monahan's firm (\$297,000.00 from 2006/2007 through this year). It seems that once a case is resolved in court, or otherwise settled, any payment that is

necessary to the plaintiff is paid by the district directly, after review and approval by Mr. Monahan. We have spoken with Mr. Monahan about the importance of recording that data with the TPA, so that proper loss data is able to be maintained should the district ever wish to market its program. He is agreeable. It should be noted that Mr. Monahan's record seems extraordinary, with the TRRSd paying out only \$140,000.00 in claimant settlements from July 1, 2006 through the present. Half of that amount was for one file. The TRRSd pays out far less by a significant amount than other districts, even smaller ones, in the state.

Addendum to original draft: We met with Mr. Monahan to establish a clearly defined reporting system for all claims handled by his office. We have also included the appropriate claims reporting forms in the newly created TRRSd Claims and Incident Reporting Manual, which will be implemented July 1.

Review of Insurance Purchases-An Overview

Arthur J. Gallagher Risk Management Services was appointed the Broker of Record for the Toms River Regional School District June 22, 2010. With the renewal date on all policies being July 1, 2010, our efforts were directed solely at negotiating with the existing carriers and insuring that the District was covered for the July 1, 2010 to June 30, 2011 policy period. As we indicated in our RFQ documents, the policies were all placed "net" of commission, as our compensation is solely the negotiated "fee" that was included in our contract with the Board of Education. And while we are pleased to note this operational change saved TRRSB over \$80,000 a year, it is not the focus of this section of our report. This portion of our report is structured to discuss each individual policy, its strengths, weaknesses and recommendations, or suggestions, for the upcoming renewal period to run from July 1, 2011 to June 30, 2012.

COMMERCIAL PROPERTY POLICY

The current policy for the District is placed with the Chubb Insurance Group. The Chubb Group is an excellent Property carrier, with strong financial ratings, excellent coverage terms and a reliable and extremely efficient claims-handling process, should that eventuality present itself. In order to conduct an aggressive marketing approach, we need the following information for review and analysis by underwriters;

1. Property losses for the last five years, with a brief description showing both paid and reserved amounts.
2. Appraisals on all of the District buildings, including building, content, mobile equipment, and fleet information.
3. A current statement of values.

Assuming receipt of the above, it would enhance our prospective market presentation to complete an analysis of the Potential Maximum Loss (PML) to the District, done separately for the hazards of Fire, Wind, and Flood. An appraisal is needed to conduct such a study. This would provide value as to the Catastrophe Potential faced by the District and would be of indispensable value in marketing the Property placement.

Once we are ready to market the program, our strategy would be two-fold 1) determining the appropriate deductible (retention), and 2) then selecting a stated amount of insurance that protects against all foreseeable eventualities at the most financially viable premium. It is our opinion that the insurance market appetite for Commercial Property coverage is significant at present, and that there would be several major insurance carriers that would offer competing proposals under the conditions we have outlined above, but not without very strong supporting underwriting data, which the TRRS is not yet capable of producing. AJGRMS has solicited proposals for property and fixed asset appraisal services to assist in this area.

WORKERS COMPENSATION

The current position of the TRRS on Workers Compensation is for the district to retain the first \$500,000 of any claim, inclusive of legal expenses and other Loss Adjustment Expenses. (ALE) Excess of the first \$500,000.00 is placed with the Star Insurance Company, with statutory limits in accordance with NJ Workers Compensation statute. Our analysis of the Workers Compensation handling process is addressed throughout this report; however there are concerns over several aspects of the program, namely:

1. Claim reporting to the Excess carrier.
2. Ability of the carrier to respond effectively and expeditiously to any claim activity.
3. Application of the retention in the event of a claim that involves multiple claimants, such as but not limited to a fire with multiple injuries, a vehicle accident involving multiple injuries, a collapse of a roof, ceiling etc., again with multiple injuries.
4. An actuarial study to ascertain the suitability and appropriateness of the current retention.

In order for us to provide the most efficient Workers Compensation marketing effort, we will need the following information:

1. Loss data for the last complete five years, including:
 - a. Current year as an addendum; the data should be sorted with the following subsets, Number (#).

- b. Of claims, # closed with no payment, # closed with Medical only, # closed with Indemnity payments, and a similar exhibit of "open" claims.
- c. Identification of any claims over the same period that might involve multiple claimants.
- d. Estimated payroll figures for the upcoming year.

Our market strategy would employ several facets:

- 1. Obtain a fully insured quote for comparison purposes.
- 2. Analyze claims data to determine the most cost effective retention.
- 3. Obtain a stand-alone excess Workers Compensation quote to assess its viability as opposed to including same in the Excess placement with the General Liability and Automobile Liability.

COMPREHENSIVE GENERAL LIABILITY

The District currently retains the first \$300,000.00, inclusive of Allocated Loss Adjustment expenses, on any occurrence, with Excess General Liability coverage placed with Star Insurance Company. Star is characterized by extremely competitive pricing, but generally weaker terms and conditions and a claims-handling process which can be described as occasionally confrontational with the Insured.

We also have significant issues with the coverage currently in place (in light of TRRS exposure), most specifically with the Medical Professional Liability exposure inherent in the Partnership Health Center, which is excluded in the current policy. Also, the PHC operates with the District having no lease from the property owner and no sub-lease to the operating entity at the location. This has been addressed with the BOE attorney and should be resolved before the renewal period. Similarly there are other areas of Contractual Liability, possibly Cyber Liability, Personal Injury and Employee Benefits Liability that need review and attention.

We are helping to build full Liability loss information by incorporating settlement values from the BOE attorney and backfilling loss runs to include all SelecTec data from prior years. We will proceed to analyze the level of retention and the Limit

of Liability chosen. A marketing decision will have to be made. While there may be viable options as to carriers, it is highly unlikely that another carrier will be able to compete with Star purely on the premium offered.

COMPREHENSIVE AUTOMOBILE LIABILITY

The District currently retains the first \$300,000, inclusive of any Allocated Loss Adjustment Expenses (ALAE), on any occurrence, with the Excess Automobile Liability also placed in the same Excess policy with the Star Insurance Company. Comments under the General Liability section are equally appropriate under this coverage as it relates to Star. Similar to the General Liability, we must have full loss information.

In order to professionally and aggressively market this placement, we will need, in addition to the loss information, the following;

1. An up-to-date fleet schedule.
2. A copy of the District policy on the hiring of drivers, what checks and balances are in place, what remedial action is taken after multiple violations, accidents, etc.
3. What is District policy on use of personal cars on District business and what requirements are in place as respects insurance on those units?
4. Does the District utilize Drivers Education vehicles?
5. Summer activities and lay up schedule.

Our strategy is to analyze the level of retention to insure the most viable structure for the District's consideration. Again, while there are multiple carries that might be prepared to offer proposals, it will be difficult to compete with Star Insurance purely on a premium basis. A market exercise is likely to produce a more comprehensive array of coverage, but at a substantial increase in premium.

SCHOOL BOARD ERRORS & OMISSIONS/ EMPLOYEE PRACTICES LIABILITY

The District coverage is currently placed with Darwin Insurance, through the facilities of PGUI, a specialty underwriter in this coverage for Public Entities. This

is an excellent carrier and one of a limited number of carriers who offer specialty handling of Boards of Education and other Public Entities. As with the other Liability coverage's, we are compiling complete loss information.

Our strategy will require that we first determine what position Darwin (PGUI) will take on offering renewal terms. They have been put on notice as respects the various allegations facing the District, and while no official claim has been filed, they are monitoring developments. We will determine, as a first step, their position and then determine our marketing strategy. As stated above, this is a limited marketplace and terms and conditions have to be carefully monitored. Each renewal placement requires updated applications and information, which we will request of the District a minimum of 90-120 days prior to the renewal date of July 1, 2011.

CONCLUSION

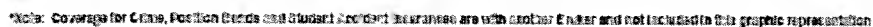
1. The TRRSB has a strong property carrier. We need to provide them with thorough and accurate information to maximize our relationship and secure the best terms, conditions, and premium. We have identified the needs above.
2. The STAR program which encompasses our WC, AL, and GL program is unique in how it is crafted, and how it is priced. We could secure a program that offers coverage enhancements, but at a significant increase in cost to the district and its taxpayers. While concerned that STAR has at times entered into litigation against its clients, and has been sued by clients to secure coverage, we think it is in your interests to take advantage of your long term relationship with the carrier and to look to fill coverage gaps through the endorsement process.
3. The TRRSB has a strong ELL carrier. Our concern at this point is how the adverse development, associated with past practices, has impacted the carrier. Are they interested in renewing? Will there be a significant premium increase if we do renew? Are there other carriers who may be interested in filling the void? On the positive side, they have not paid anything out to you for these kinds of claims, so they may be willing to continue the relationship, especially if we can demonstrate changes that will alleviate concerns.

4. As you know, we have lowered your cost of Excess and High Deductible insurance by nearly \$80,000.00 by not taking any commission on the placement of these policies. Given the developments of the past year, marketing your program may seem like a foregone conclusion but this requires TRRSD be thoroughly prepared to present itself as an exceptional underwriting risk. As we have noted throughout this report TRRSD has a number of serious deficiencies in compiled and credible loss and exposure information and needs to significantly reinforce its written incident and claim management systems. Going to market with these deficiencies unresolved is terribly risky and likely to backfire. We are in the process of resolving these weaknesses and once resolved we will be aggressive in pursuing the absolute broadest coverage at the best possible cost on behalf of the TRRSD. Proper marketing is dependent upon exceptional timing and a quality submission.

Addendum to original draft: We have solicited and received 3 proposals for Appraisal Services. We will review and make a recommendation to Mr. Roselli and Mr. Doering for your consideration. An actuarial study remains an integral and necessary piece to the successful future of your Insurance and Risk Management program. We encourage the completion of this study at your earliest convenience. We have made huge strides regarding the district's loss history, but much remains to be done. Until we have viable, reliable loss data, the marketing of the district will be a problem. Nonetheless, we are speaking with potential future partners for the district as we speak. We urge the district to make sure that the board solicitor includes language in all contracts and sub contracts related to the Partnership Health Center concerning potential future liability for which the board may have exposure. All policies are still in need of review to identify any gaps in coverage which needs to be addressed. Lastly, we would add the need for adoption at the Board level of the District Wide Incident and Injury Management Policy and Procedures.

In order to understand the answer to this question we first need to provide a framework for understanding how money should flow and then discuss how it did flow. To do this we have embedded a few graphs and charts herein all of which appear as larger objects in the separate Exhibits Document Booklet that is associated with this report.

This chart illustrates the property and casualty insurance coverage that TRRS has in place for 2010-2011. To understand money simply read from the bottom up. At the bottom in blue are vendors like AJGRMS who are paid for services. The



Page 23 of 33

student accident claim. This coverage is placed through Connor-Strong and we have extremely limited knowledge other than what the costs of this year's fee for claims administration, cost of excess policies and total loss funding is. The top yellow blocks are insurance policies where TRRSB is responsible for paying annual premiums. Basically, money is used to pay vendors, retained losses and premiums.

To understand where the money went we need to go back and fill in these three big blocks. That proved far more challenging than it should have because money did not flow in a normal fashion.

Budgeting

Current Budget

The current year property and casualty budget below illustrates how money should be budgeted so that it can be accounted for. You will see that at the bottom is a list of fees paid to various vendors for services. Above that is money used to pay for insurance policies. At the top is money used for paying retained losses.

TRRSB P&C Budget 2010-2011			
Paid amounts for losses in deductible or retention called loss funds.	Paid amounts for losses in deductible or retention		
	Property	\$	37,642.39
	Automobile Liability	\$	37,642.39
	General Liability	\$	112,500.59
	Educators Legal Liability	\$	15,464.69
	Student Accident	\$	549,000.00
	Workers Compensation	\$	296,722.87
	Loss funding sub-total	\$	1,647,972.92
Cost of excess or reinsurance policies			
Property	CHUBB Group of Insurance Companies	\$	170,451.52
Automobile Liability	STAR Insurance Company		Included in Workers' Compensation
General Liability	STAR Insurance Company		
Educators Legal Liability	Darwin National Assurance Company	\$	83,877.00
Workers Compensation	STAR Insurance Company	\$	291,298.00
	Excess or reinsurance sub-total	\$	545,626.52
Cost of other insurance policy placements			
Commercial Crime Bond & Policy	Travelers	\$	4,754.00
Fidelity/Surety Bond - Treasurer	Selective	\$	1,151.00
Fidelity/Surety Bond - Board Secretary	Travelers	\$	70.00
Fidelity/Surety Bond - Business Administrator	Ohio Casualty	\$	75.00
Fidelity/Surety Bond - Superintendent	Travelers	\$	70.00
Student Accident Insurance - claims over 25K	Chertis/ATG	\$	27,000.00
	Other insurance policy(ies) sub-total	\$	33,120.00
	Total cost of insurance policies	\$	578,745.52
Cost of services			
Program Administration/Consulting Services	Arthur J. Gallagher Risk Management	\$	250,000.00
Claims Administration & Manager Care Services	CompServices, Inc.	\$	125,253.00
Partnership Consulting Services	Compass Health Services/Karl Ardenhauser	\$	60,000.00
Internal District Loss Reporting System	KAI Systems	\$	18,000.00
Primary Care/Medical Triage Facility	WorkNet	\$	67,500.00
Legal Services - Workers Compensation	R.E. Shea, P.C.	\$	150,000.00
Legal Services - Liability and Property	Gilmore & Monahan, P.C.		Per Hour/per claim
Student Accident Claim Administration	B.McCloskey/Marke	\$	27,500.00
	Services sub-total	\$	698,253.00
	Total Budget	\$	2,924,972.44

Money in the budget is dispensed in specific ways and otherwise held by TRRSB. Money to pay vendors is dispensed on a monthly basis in arrears according to contracts. Money used to pay for insurance policies is dispensed to the placing broker in accordance with the insurance policy payment schedule. Money to pay claims is dispensed on an as needed basis. This is the way money should be managed. Money was not budgeted or dispensed like this in the past. Past budgets tell us very little about how much was budgeted for what purposes and how the money actually moved and we do not know how the student accident program costs are dispensed.

Past Budgets

Because the FBI seized financial records in the spring and summer of 2010, the best we can do is reconstruct what we believe past methods were. This section, while fact based, is based upon limited available records and there may be records in the FBI's possession that could alter this reconstruction.

To reconstruct past methods we used the following data sources:

1. The Board of Education Special Audit Report dated May 20, 2010 and produced by the then Auditor, Cowan, Gutenski & Co., P.A.
2. CompServices, Inc. (TPA-Third Party Claims Administrator) check registers beginning July 1, 2006 and ending December 10, 2010.
3. Vendor interviews.
4. TRRSB Administration and BOE discussions.
5. TRRSB electronic financial records.

From the above information we know that TRRSB paid for its property and casualty program expenses out of a series of internal accounts. We describe the process used in the past to pay for the three basic categories of vendor payments, insurance policies and retained losses as convoluted. Basically, the former broker was paid very significant sums in the beginning of the year to pay vendor fees throughout the year, pay the TPA for TRRSB retained workers' compensation claims and pay for the insurance policies. TRRSB was to pay for all retained property and liability losses throughout the year.

The basic ideology here was that the broker was like a general contractor to TRRSB and was paid to take care of nearly all property and casualty program expenses on the Board's behalf. What we discovered is that there was a fundamental difference between who paid for what type of claim in actual payment practice and the Board level expectation of who paid for what type of claim. The acute problem was in the difference between medical only claims and indemnity claims in workers' compensation claim payments. To understand this we will first reconstruct the past budgets then examine how money flowed.

Reconstructing actual prior year cost in current budget format for years 2006-2007 through 2009-2010

Insurance expenses

We compiled the payments made to broker in the Cowan report. This report shows the PO # used by TRRSB each year to pay broker and breaks the cost down by specific categories. This allowed us to isolate the insurance policy expenses for each year.

The balance of the money paid to broker under the Cowan report went for vendor payments and retained loss payments but in aggregated payment categories. We had to break those big piles of money down using other data sources.

We have no knowledge of past student accident costs.

Vendor payments

Using the TPA check registers we were able to parse out how much money broker paid to TPA for vendor payments and how much of that money TPA used to pay itself and other vendors by date and amount. These amounts were used to populate the vendor fees section of the budgets except for broker and student accident claim administration expense. The broker fee had to be determined differently and we have no source for determining the student accident claim administration fees.

We determined broker fees by identifying the gross amount paid to the broker each year (Cowan Audit) and deducted insurance policy expenses (Cowan Audit), other vendor fees (TPA check register) and actual losses paid by broker for retained losses (TPA check registers). This process results in the actual amount of money retained by broker each year which we then put into the associated

budget as the broker fee for that year. The chart below shows the results of fees paid to broker for each of the four years.

Year	Net Fee
2006-2007	\$807,010.40
2007-2008	\$812,670.80
2008-2009	\$860,192.57
2009-2010	\$986,463.75

We note that the net fees shown in the table do not include commissions paid to broker on insurance placements during the period. These commissions added approximately \$110,000.00 each year to the average fee's paid over the prior four years of \$866,584.37. For comparison TRRSB pays AJGRMS a flat \$250,000.00 a year in fees and \$0 dollars in commissions as all insurance policies are placed on a net cost basis. The broker fee savings alone are nearly \$750,000.00 per year.

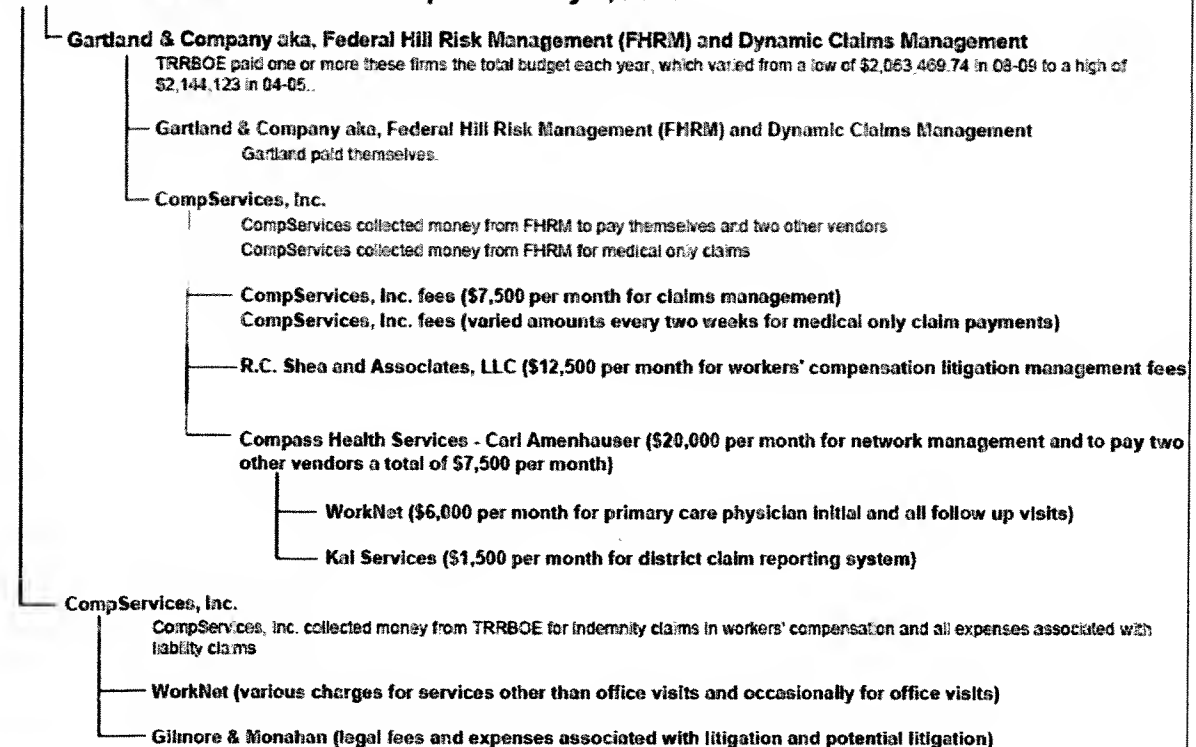
The bottom line is that some service fees were excessive in prior years due to three reasons. First is the absence of vendor contracts where services and fee are specifically enumerated. Second is the misunderstanding of how workers' compensation claims were to be paid and by whom. Third is the operational structure used to obscure how got paid how much.

To understand how the operational structure made it very difficult to follow the money one must understand how money used to move around.

Paying vendors

Money should have flowed from TRRSB to individual vendors on a monthly basis based upon the monthly fee for negotiated services as defined in each contract. Unfortunately, there were no contracts and money flowed to the broker who paid themselves then distributed money to the third party claim administrator who paid themselves and in turn paid two other vendors; and one of those vendors paid two other vendors. The diagram at the top of the following page illustrates how money flowed from TRRSB to Gartland & Company/Federal Hill Risk Management, collectively referred to as "broker", and from broker to others.

TRRBOE Cash Movement Chart prior to July 1, 2010



The above vendor payment structure is convoluted making it exceptionally difficult to follow. We followed the money out of TRRSD to broker using the Gutenski Special Audit, and then from broker to TPA and TPA to others using the TPA check registers. These documents provided specific payment amounts by date. We were not able to secure any payment records from Compass Health Services – Carl Amenhauser, and relied on interviews with the vendors he was supposed to pay to gather information about payments. We verified that he paid WorkNet every month through September 2010 but that he failed to pay Kai from March 1, 2010 through September 2011.

Paying for Insurance policies

As the FBI secured all associated paper files we are not able to document the actual cost of insurance policies prior to the 2009-10 year. However, the Special Audit Report dated May 20, 2010 and produced by Cowan, Gutenski & Co., P.A., listed these premiums for each year dating back to the 2004-05 policy year based upon submitted Purchase Orders from broker. We used that information and made the assumption that the broker actually placed and paid for all policies all

years, although we can not verify this. We hope the FBI has these policies in its possession. We note that TRRSd, the Board Solicitor and the TPA have confirmed that none of them has prior year policies. Current year policies are on file at TRRSd, AJGRMS and TPA, as they should be.

Paying for retained losses

We had to use multiple sources to compile actual retained and paid losses. We used the check registers and loss runs from CompServices, Inc. the third party claims administrator (TPA). We used internal electronic District accounting records associated with the payment of losses for workers' compensation losses involving indemnity. We researched all payments made outside of the claim payment system of the TPA for liability claims managed directly through the District Solicitor's offices and paid directly by the District at conclusion of the file.

This was ridiculously complicated demonstrating that the structure of this program obscured money flow and made it nearly impossible to account for. This structure obscured which party was paying for what and allowed the former broker to retain very large amounts of money over time by transferring the duty to pay for workers' compensation indemnity claims back to the TRRSd and these claims while few in number are the majority of cost.

Comparative budgets

The table below shows the significant changes in the resulting budgets over time.

Expense	2006-2007	2007-2008	2008-2009	2009-2010	2010-2011
Retained	1,178,786.69	1,112,802.90	1,214,819.44	1,343,025.99	*1,647,972.92
Insurance	688,210.84	701,211.00	693,469.74	696,712.00	578,746.52
Vendor	1,489,458.66	1,408,670.80	1,456,192.57	1,546,963.75	698,253.00
Total	3,356,456.19	3,222,684.70	3,364,481.75	3,586,701.74	2,924,972.44

You can see that the above table shows significant cost reductions in the current year. Vendor fees are reduced by -\$848,710.75 and insurance policy cost by -\$117,965.48.

While loss funds appear to have increased, we note that the current year loss funds are higher but this is in part because they include \$558,000 for student accident insurance losses within the \$25,000 retention. We recently learned what the actual losses paid in past years was but do not know what the advance funding was for these losses in prior years and this lack of knowledge makes it difficult to draw budget comparison conclusions on anything other than fees and insurance policy costs. We are pursuing more information about the Student Accident program in order to comment more fully on budget and cost and have included a recommendation in this report on this subject.

We are unable to comment on total loss funding until such time that an appropriate actuarial study is concluded. The exact amount of money needed to fund retained losses should be determined by an actuary and any other method is at best an estimate.

Conclusion

In years past TRRSd paid the broker as a general contractor for the property and casualty insurance program. This was accomplished by paying the broker more than \$2,000,000 in advance at the beginning of each year to pay for vendor fees, workers' compensation claims and insurance policy placements. In addition to these known costs TRRSd administration paid for retained losses in liability lines of coverage and for indemnity claims in workers' compensation. The budgeting specifics for these transactions remain unclear.

The normal relationship and procedures between a large partially self-insured employer and its servicing vendors operated differently in the TRRSd. These unusual differences obscured claim reporting relationships, communication between parties, and the way money would normally flow. These changes forced an unhealthy dependence upon the broker by the board and every other vendor. The changes mentioned above also made it difficult for all but the most engaged individuals to follow the money and understand true cost.

To be accountable all fees for contracted services should be paid directly by TRRSd, all insurance policies as a separate specific amount through the broker placing them and losses should be paid through the TPA and be recorded by line of coverage, date and a variety of other descriptors that are common, usual and customary to risk management programs. Having multiple pay sources, differing payment methods and intentionally leaving the TPA out of all claim settlements

except workers' compensation is either exceptionally poor management or intentional mismanagement.

In discussion in January when we presented our preliminary findings to the Board, we observed the extreme distress our findings created. We believe the Board was under the impression that the former broker was supposed to pay all workers' compensation claims not just medical only claims. We believe that this point of difference along with the absence of any written contract is the basis for understanding how the broker ended up retaining excessive fees.

To correct identified weaknesses and provide TRRSB with an exceptional P&C Program we offer the following recommendations.

Recommendations

1. The lack of **Accountability** has permeated our entire review. On a Board Level, it is imperative that checks and balances that should exist, do. That your auditor be charged with a more in depth review of your internal controls generally, but especially as it relates to your entire Insurance and Risk Management Program. **{Both P&C and Health}**
2. We suggest a **Stewardship Report** be provided directly to the Board of Education annually regarding your P&C program. It should be coordinated by your P&C Broker with required assistance from all vendors who are part of your team.
3. All contracts should be with the district and paid for directly by the district. Not through the broker, TPA, or other vendor.
4. The TRRSB with help from AJGRMS and its vendor partners should create a schedule of in-house training sessions to insure that the new TR personnel

assigned to insurance matters are educated in the system and know what is expected of them.

5. We suggest that, if the District is agreeable, we schedule a community forum to discuss with the various interest groups the mechanics of self-insurance versus the mechanics of fully insured and how that impacts the District's planning; it does not need to be specific to the District's placements, but does need to educate, in an understandable manner, what is going on.
6. Have your Insurance Consultant and district staff meet at least annually to help employees understand the TRRS self insured program and the direct impact claims has on students, staff, and community.
7. Personal preferences, personal relationships, and politics have no place in the selection of your Insurance consultants, legal representatives, medical providers, and other contributors to your Insurance and Risk Management Program. Select the best and most experienced vendor, who can document a proven track record of success, which your community can afford. At the end of the day, we are in business for one purpose: to provide the best educational program we can for our children to prepare them to become good citizens and contributing members of our society.
8. For the remainder of the 2010/2011 school year, we recommend retaining your current P&C vendors. While contracts are now in place, we recommend entering into discussions with all vendors for a reduction in fees, retroactive to 11/1/2010. AJGRMS will handle these discussions if you accept the recommendation. We will discuss in more detail Thursday evening. **Addendum to original draft: Recommend further discussions regarding vendor fees going forward.**

9. **(New) Adopt Policy and Procedures for an Incident and Injury Management Policy once completed. We believe this will create a structure allowing for measured accountability at all levels, assuring far greater control for the proper and prudent expenditure of monies in the best interest of students, staff, and community.**
10. **(New) Include the student accident insurance losses in an actuarial study to determine appropriate loss funding for all property and casualty lines of coverage where TRRSB has loss retention. This will require the placing agent/broker provide AJGRMS all information needed (policy detail, policy premium, exposures, loss information and audits for all years beginning July 1, 2006).**

Exhibit A

Toms River Regional Schools

**1144 HOOPER AVENUE
TOMS RIVER, NJ 08753-7643**

PROPOSAL OF INSURANCE

Date Presented: June 30, 2010

Presented by:

Paul J. Miola, CPCU, ARM, Area Executive Vice President

William F. Ryan, Jr., Area Vice President

Bradford Hoffman, Area Assistant Vice President

Robert Thiemer, Senior Account Executive

**Arthur J. Gallagher Risk Management Services, Inc.
525 Lincoln Drive West, Suite 410
Five Greentree Centre
Marlton, NJ 08053-0530
856.446.9100
www.ajg.com**

Toms River Regional Schools

TABLE OF CONTENTS

Arthur J. Gallagher & Co.	1
Executive Summary	2
Important Disclosures	7
Market Review	10
Guide to A.M. Best's Ratings	11
Service Team/Service Commitment	12
Biographies	13
Action Plan	14
Claims Reporting	15
Premium Summary	17
Market Premium Summary	18
Bindable Quotations and Compensation Disclosure Schedule	19
Contingent and Supplemental Commission Disclosure	20
Appendix – Bindable Quotes	22
Named Insureds	23
Property	24
Boiler & Machinery Coverage	26
Commercial Inland Marine	27
Equipment Floater	27
Crime	28
Commercial General Liability	29
Business Auto Policy	32
Commercial Automobile	33
Workers' Compensation	34
Educators' Errors & Omissions/EPL	36
Coverage Considerations	37
Changes And Developments	38
Client Authorization to Bind Coverage	39

Toms River Regional Schools

Schedules

Chubb Insurance Quote and Confirmation of Binding.....	A
Star Insurance Company Binder.....	B
Bus Schedule.....	C
Vehicle Schedule.....	D
Darwin National Assurance Company Binder	E

Toms River Regional Schools

ARTHUR J. GALLAGHER & Co.

Arthur J. Gallagher & Co. is one of the largest and fastest growing brokers and risk management service providers in the insurance industry. Since 1927, our company has been helping business and industry manage risk by performing the traditional insurance broker's function of planning and placing insurance.

Basic to our success is a commitment to meeting each client's particular needs. This commitment has enabled the company to grow from a two-person organization to our present ranking as the **third largest insurance broker in North America and the fourth in the world.**

The expansion of our company into a nationwide organization has been dramatic. We were **true pioneers in the concept of risk management. We created the first self-insurance service organization**, which was set up to administer all lines of coverage - Property, Workers' Compensation, Auto, General and Professional Liability. This followed our early recognition of the changing needs of Risk Managers and has been accelerated by a rapidly changing environment.

Today Arthur J. Gallagher & Co. has over 250 production offices throughout the U.S. and the world. Additionally, we have access to the important London Market through Arthur J. Gallagher - UK and the third market in Bermuda via Arthur J. Gallagher Bermuda, Ltd.

Toms River Regional Schools

EXECUTIVE SUMMARY

If you were to perform an analysis of your current insurance and risk management program you would find that the amount of dollars you spend on self-funded claims clearly exceeds what you pay in insurance premiums. Like most New Jersey Public entities, the Toms River Board of Education is seeking ways to control costs. When it comes to insurance, that means the **TOTAL** cost of risk, not just the **premiums** you pay. **It has been our experience with large self-insured New Jersey public entities that they spend more than ten times their insurance premiums on self-insured claims. Any broker who addresses premiums without addressing your claims payments is only doing half the job!** As your Broker, Gallagher will not only work on securing the most competitively priced insurance program, but will work as a part of your risk management team to lower the annual cost of claims within your self-insured retention. We will do this in three ways: loss prevention, risk management, and claims control.

Your Property and Casualty insurance program is broken down into three main areas:

1. Property including Crime
2. Liability including Auto and Employment Liability
3. Workers Compensation

Of the three, Workers Compensation accounts for over half of a public entity's claims payments. While the liability claims grab headlines, Workers Compensation grabs your pocketbook year in and year out.

As your Broker, we propose to implement programs that will not only reduce your insurance premiums, but more importantly, will lower the cost of claims within your self-insured retention. We will partner with you to bring accountability to your claims TPA, your managed care provider, your defense panel, and your management team and staff.

The Toms River Board of Education has recognized that it should not be focused on selecting a Broker who can secure the cheapest insurance premium. The Board of Education should select the firm that will do the most to assist you in chipping away at the millions of dollars actually spent on claims by the Board of Education. Only by focusing on this objective will the Board of Education truly save money over the long haul. Arthur J. Gallagher Risk Management Services, Inc. will utilize this opportunity to put our expertise to work for you.

We are the only Broker who, once appointed, will bring our expertise to bear on the millions you spend on claims every year. We have the talent, the resources, and the proven track record to do it!

The remainder of our proposal goes into specific detail as to what we will do to accomplish this task. **We will meet with you, at your convenience, where we can**

Toms River Regional Schools

share our ideas and discuss our plans for making cost reduction a reality for the Toms River Board of Education.

PROFESSIONAL EXPERTISE

The cornerstone of our success is expertise. Arthur J. Gallagher believes in building an organization with individuals who have years of hands on business experience, professional acumen and an entrepreneurial business philosophy.

ABOUT ARTHUR J. GALLAGHER RISK MANAGEMENT SERVICES

Prior to 2001, our Marlton New Jersey office operated as Cashan & Company, a local independent insurance agent specializing in the public entity niche since 1946. The firm's response to the "hard market" which occurred in the mid-1980s clearly established their expertise and commitment to this sector. During this hard market, many public entities found they were unable to secure needed coverage or, when able to do so, were required to pay substantially higher premiums. Recognizing the negative impact of these circumstances on the ability of our clients to provide necessary services, Cashan worked with other firms throughout New Jersey to initiate Joint Insurance Funds (JIFs) for our public entity clients. These efforts included the formation of the Atlantic County Municipal Joint Insurance Fund in 1987 and the structuring of a Joint Purchase arrangement for Workers Compensation coverage for sixteen (16) southern New Jersey school districts in 1983. This latter program transitioned into a full Joint Insurance Fund arrangement in 1991.

SOLID PARTNERSHIPS

In the fall of 2001, our local office became part of Arthur J. Gallagher & Co., one of the largest insurance brokers in the world and the industry leader in public entity risk management in the United States. This combination has served to further enhance our firm's capabilities and has elevated our organization to world-class status in the insurance marketplace. We have access to virtually every domestic and international insurance carrier and service provider in the world and we are ready to place these resources at our clients' disposal whenever the need arises.

RECORD OF SUCCESS

Today, we currently serve a total of one-hundred (100) cities, towns, townships, and boroughs throughout New Jersey and sixty-six (65) public school districts. This experience separates us from other providers of risk management services and uniquely positions us to address the needs of our Public Entity clients. No other firm in this region can compare to our experience with over 160 municipal and school clients.

Our extensive experience with municipalities and our ability to access local, national, and international resources separates us from all other respondents and uniquely positions us to address the needs of the Toms River Board of Education. No other firm has the resources to offer you a choice of risk transfer options including:

Toms River Regional Schools

- Traditional insurance programs
- Protected self-insurance
- Membership in a regional joint insurance fund

Our record of success speaks for itself but we invite you to speak to our clients directly and ask them about the breadth, depth, and quality of services we provide. A complete list of public entity clients served through this office is provided within Attachment A should you wish to contact any of them for verification of our credentials.

CONCLUSION

We believe that Arthur J Gallagher is uniquely qualified to serve the Toms River Board of Education. With Gallagher, you will have the best of both worlds: An insurance and Risk Management firm that has successfully operated and secured insurance for local firms and entities for over 25 years coupled with the resources of the world's fourth largest insurance producer and the largest writer of public entity insurance in the world. We believe that the above Executive Summary and the supporting documentation which follows clearly demonstrate that we are prepared to provide the Board of Education with insurance brokerage service including:

1. Obtaining competitive qualifications and negotiating annual renewal of existing coverages.
2. Preparing all necessary bid specifications, in the event the coverage is marketed, and evaluate all bids that are received.
3. Assisting the Board of Education with required insurance presentations when required.
4. Recommending cost projections for alternative programs.
5. Attend quarterly meetings with the Administration to discuss claims and strategies to reduce claims.
6. Assisting with the development of long-range insurance strategies.
7. Managing all aspects of the Toms River Board of Education's insurance program.
8. Analysis of proposals in connection of insurance procurement, including but not limited to, establishing selection criteria, recommending marketplaces, evaluation of proposals, and involvement in the selection process.
9. Identification and analysis of risks arising out of current and future operations.
10. Loss Control and Safety Review Services.
11. Coordination of appraisals of physical assets to determine proper insurable values, limits required, and special terms required by the Toms River Board of Education.

Toms River Regional Schools

12. Continuous review and analysis of loss information from current and prior insurance companies and presentation of findings to the Toms River Board of Education.
13. Review of contracts for insurance compliance.
14. Act as liaison between the Toms River Board of Education and all insurance carriers, brokers, providers, or claimants.
15. Monitor, review, and present data to help manage claims on all current and future policies.
16. Review and analyze insurance coverage and policies to keep up with industry changes, continuing operations, and growth.
17. Research and analyze alternatives to current risk-funding mechanisms to meet the changing needs of the Toms River Board of Education.
18. Coordinate the preparation all certificates of insurance, auto ID cards, and other documents within 24 hours of the Toms River Board of Education's request.
19. Notification of the Toms River Board of Education's staff as to local, state, and federal regulations and recommendations for compliance as required.
20. Participate in on-going meetings with the Toms River Board of Education's staff to review losses, safety recommendations, government regulations, insurance requirements, etc.
21. Review of audits of both current and prior policies for accuracy and potential premium savings.
22. Performance of self-insurance feasibility studies where applicable and provide recommendations to the Toms River Board of Education's staff.
23. Identification of areas of risk and the associated strengths and weaknesses of the Toms River Board of Education and assist in the management of those risks.
24. Assist in the development of alternative strategies to reduce risk to assets and resources.
25. Provide consultation as to the probable impact of strategies elected by the Toms River Board of Education.
26. Provision of monitoring feedback via loss runs and associated analysis to verify the adequacy of the controls selected as well as checks for negative trends which may require corrective action.
27. Demonstrating expertise by past contract successes providing government agencies with similar services.
28. Demonstrating financial stability and experience through years in business.

Toms River Regional Schools

29. Providing a Team of Quality Public Entity Insurance People.

30. Always communicating whether the message is good or bad.

We have the resources in place and our local and national teams stand ready to serve you immediately. Thank you for considering Arthur J. Gallagher Risk Management Services, Inc.

Toms River Regional Schools

IMPORTANT DISCLOSURES

The proposal is an outline of certain of the terms and conditions of the insurance proposed by the insurers, based on the information provided by your company. It does not include all the terms, coverages, exclusions, limitations, or conditions of the actual policy contract language. The insurance policies themselves must be read for those details. Policy forms for your reference will be made available upon request.

We will not be operating in a fiduciary capacity, but only as your broker, obtaining a variety of coverage terms and conditions to protect the risks of your enterprise. We will seek to bind those coverages based upon your authorization; however, we can make no warranties in respect to policy limits or coverage considerations of the carrier. Actual coverage is determined by policy language, so read all policies carefully. Contact us with questions on these or any other issues of concern.

The information contained in this proposal is based on the historical loss experience and exposures provided to Arthur J. Gallagher Risk Management Services, Inc. This proposal is not an actuarial study. Should you wish to have this proposal reviewed by an independent actuary, we will be pleased to provide you with a listing of actuaries for your use.

Compensation Disclosure

One of the core values highlighted in The Gallagher Way states, "We are an Open Society," and our open society extends to the compensation Gallagher receives. For more information on Gallagher's compensation arrangements, please visit <http://www.ajg.com/compdisclosure>. In general, Gallagher may be compensated as follows:

1. Gallagher Companies are primarily compensated from the usual and customary commissions or fees received from the brokerage and servicing of insurance policies, annuity contracts, guarantee contracts and surety bonds (collectively "insurance coverages") handled for a client's account, which such commissions and fees may vary from company to company and insurance coverage to insurance coverage. As permitted by law, Gallagher companies occasionally receive both commissions and fees. In placing, renewing, consulting on or servicing your insurance coverages, Gallagher Companies may participate in contingent commission arrangements with insurance companies that provide for additional contingent compensation if underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by Gallagher with the insurance company, not on an individual policy basis. As a result, Gallagher may be considered to have an incentive to place your insurance coverages with a particular insurance company.

Toms River Regional Schools

2. Gallagher Companies may also receive investment income on fiduciary funds temporarily held by them, such as premiums or return premiums.
3. Gallagher Companies may access other facilities, including wholesalers, reinsurance intermediaries, captive managers, underwriting managers and others that act as intermediaries for both Gallagher and other brokers in the insurance marketplace. Gallagher Companies may own some of these facilities, in whole or in part. If such a facility was utilized in the placement of a client's account, the facility may have earned and retained customary brokerage commission or fees for its work.
4. Gallagher assists its customers in procuring premium finance quotes and unless prohibited by law may earn compensation for this value added service.

If you have specific questions about the compensation received by Gallagher and its affiliates in relation to your insurance placements, please contact your Gallagher representative for more details.

In the event you wish to register a formal complaint regarding compensation Gallagher receives from insurers or third parties, please send an e-mail to Compensation_Complaints@ajg.com or send a letter to:

AVC Compliance Officer
Arthur J. Gallagher & Co.
Two Pierce Place, 20th Floor
Itasca, IL 60143

Toms River Regional Schools

Wholesale Placement

We were able to obtain more advantageous terms and conditions for you through an intermediary/wholesaler.

Darwin National Assurance Company

Grey Lester
Professional Governmental Underwriters, Inc.
9020 Stony Point Parkway
Suite 455
Richmond, VA 23235
glester@pgui.com
800-586-6502

Chubb / Great Northern Insurance Company

Mary Baumeister
Senior Underwriter Property & Marine
Chubb Commercial Insurance
15 Mountain View Rd.
Warren, NJ 07059
mbaumeister@chubb.com
908-903-5984

Star National Insurance

Benjamin A. Merris
Apex Insurance Services
111 W. Jackson
Suite 1502
Chicago, IL 60604
merris@apexinsurance.com
(312) 922-4471 Direct
(312) 922-7855 Fax
(312) 806-3511 Cell

Toms River Regional Schools

MARKET REVIEW

Obtaining a comprehensive and competitively priced program of insurance in the marketplace requires more than access to a market. Past experience and credibility with markets are the foundation of a successful campaign for your district. Complete and accurate submissions, with detailed specifications, as well as adequate time to review your exposures and market submissions are essential.

In accordance with our proposal to the Board, time did not permit a full blown marketing effort and it was our charge to renew existing Property, Liability, Educators Legal/Employment Practices, and Workers Compensation coverage currently in place. A complete market review will be performed at a later date as outlined in our proposal.

Toms River Regional Schools

CARRIER RATINGS AND ADMITTED STATUS

Proposed Carriers	A.M. Best's Rating	Admitted/Non-Admitted
Darwin National Assurance Co.	A XV	Admitted
Chubb / Great Northern Ins. Co.	A++ XV	Admitted
Star Insurance Company	A- IX	Admitted

If the above indicates coverage is placed with a Non-Admitted Carrier, the carrier is doing business in the state as a surplus lines or non-admitted carrier. As such, this carrier is not subject to the same regulations which apply to an admitted carrier nor do they participate in any insurance guarantee fund applicable in that state.

The above A.M. Best Rating was verified on the date the proposal document was created.

Guide to Best Ratings Rating Levels and Categories

Level	Category	Level	Category	Level	Category
A++, A+.....	Superior	B, B-.....	Fair	D.....	Poor
A, A-.....	Excellent	C++, C+	Marginal	E.....	Under Regulatory Supervision
B++, B+.....	Very Good	C, C-.....	Weak	F.....	In Liquidation
				S.....	Rating Suspended

Financial Size Categories

(In \$000 of Reported Policyholders' Surplus Plus Conditional Reserve Funds)

FSC I		Up to	1,000	FSC IX	250,000	to	500,000
FSC II	1,000	to	2,000	FSC X	500,000	to	750,000
FSC III	2,000	to	5,000	FSC XI	750,000	to	1,000,000
FSC IV	5,000	to	10,000	FSC XII	1,000,000	to	1,250,000
FSC V	10,000	to	25,000	FSC XIII	1,250,000	to	1,500,000
FSC VI	25,000	to	50,000	FSC XIV	1,500,000	to	2,000,000
FSC VII	50,000	to	100,000	FSC XV	2,000,000	or more	
FSC VIII	100,000	to	250,000				

Best's Insurance Reports, published annually by A.M. Best Company, Inc., presents comprehensive reports on the financial position, history, and transactions of insurance companies operating in the United States and Canada. Companies licensed to do business in the United States are assigned a Best's Rating which attempts to measure the comparative position of the company or association against industry averages.

Copies of the Best's Insurance Reports on the insurance companies are available upon your request.

Gallagher companies use A.M. Best & Co.'s rating services to evaluate the financial condition of insurers whose policies we propose to deliver. Gallagher companies make no representations and warranties concerning the solvency of any carrier, nor does it make any representation or warranty concerning the rating of the carrier which may change.

Toms River Regional Schools

SERVICE TEAM/SERVICE COMMITMENT

Service Team

- The primary servicing responsibility for your company will be by **Bob Thiemer**. We operate on a team approach. Your team consists of:
 - Bob Thiemer – Account Executive
 - Bill Ryan/Brad Hoffman – Account Managers
 - Jaclynne Parsons – Account Assistant
 - Paul Miola – Manager (backup)
- Our office hours are Monday through Friday, 7:30 a.m. to 5:00 p.m. During other times, your calls will be received by our voice mail system. Your recorded calls will then be returned during business hours.

	Account Executive Bob Thiemer	Account Managers Bill Ryan/Brad Hoffman	Manager Paul Miola
Office:	973-744-8500	856-446-9100	856-446-9100
Direct Line:		856-446-9140 (Bill) 856-446-9132(Brad)	856-446-9130
Cell:	973-477-7547	609-339-9597 (Bill) 609-206-4554 (Brad)	609-208-1842
Fax:	973-744-6021	856-446-9149	856-446-9149
E-mail:	<u>Thiem20@yahoo.com</u>	<u>Bill_Ryan@ajg.com</u> <u>Brad_Hoffman@ajg.com</u>	<u>Paul_Miola@ajg.com</u>

Toms River Regional Schools

BIOGRAPHIES

Biographies have been previously provided and can be found in the original Proposal.

Toms River Regional Schools

Action Plan

I. RENEWAL OF EXPIRING PROPERTY & CASUALTY/WORKERS COMPENSATION POLICIES FOR 7/1/2010 VIA BROKER OF RECORD

Public Entity Excess Liability Policy, Policy No. CP 05135069, Meadowbrook Insurance

Coverage Type and SIR

Excess General Liability SIR \$300,000

Excess Automobile SIR \$300,000

All renewal pricing will be provided to the
Toms River Regional Schools and the Board Solicitor by 6/30/10.

Excess Workers Compensation SIR \$500,000

Coverage Limits

Each Accident or Occurrence \$11,000,000

Policy Aggregate Limit \$25,000,000

Workers Compensation Statutory

Property Insurance, Policy No. , Chubb Insurance

Property Deductible \$100,000

Aggregate Limit \$432,545,416

School Leaders Errors and Omissions Insurance, Policy No. , Darwin Insurance

Deductibles:

Errors and Omissions \$50,000

Employment Practices Liability \$75,000

Coverage Limits \$5,000,000 Aggregate

Upon Renewal, Gallagher will provide documentation to the Board of Education, specifying limits, SIR's and Pricing for the 2010/2011 School Year.

II. EVALUATION OF CURRENT INSURANCE AND RISK MANAGEMENT PROGRAM

As fully described in proposal dated May 26, 2010, Gallagher will review and evaluate the client's current property and casualty/workers compensation insurance and risk management program to assess: Proper Limits, Appropriate Coverage, Suitable SIRs, TPA performance, Legal Fees, Medical bills, Reporting Excellence, as well as a general assessment of your Loss Control, Risk Management, and Claims Management Programs. A preliminary report will be issued within 90 days, with a full and final report including all recommendations and findings within 180 days.

III. RENEWAL OF JULY 1, 2011 PROPERTY & CASUALTY/WORKERS COMPENSATION PROGRAM

Gallagher will use its commercial best efforts to secure renewal insurance coverage on Client's behalf including updating of exposures, preparation of applications, marketing, analysis, and board action. In the event an insurance company cancels or refuses to place such insurance coverage, Gallagher will use its commercial best efforts to obtain the coverage from another insurance company.

Toms River Regional Schools

Claims Reporting

- **Direct Reporting**

- **Property**

- **Who:** Chubb Group of Insurance Companies
15 Mountain View Road
Warren, NJ 07059
 - **How:**
 - Call 1-800-252-4670
 - or-
 - Report Online
<http://www.chubb.com/businesses/claims/chubb1304.html>
 - **When:** As soon as possible after notification of claim

- **Educator's Legal Liability/ Employment Practices Liability**

- **Who:** Darwin Professional Underwriters, Inc.
Attn: Claims Department
9 Farm Springs Road
Farmington, CT 06032
 - **How:**
 - Call 860-284-1300
 - or-
 - Fax 860-284-1307
 - or-
 - Email noticeofloss@darwinpro.com
 - **When:** As soon as possible after notification of claim

Toms River Regional Schools

- **Reporting to Third Party Administrator (TPA) – Comp Services, Inc.**

All claims for the following lines of business will be reported directly to the TPA, CompServices, Inc.

- **General Liability/Auto Liability/Worker's Compensation**

- **Who:** Comp Services, Inc.
8000 Midatlantic Drive
Suite 410N
Mount Laurel, NJ 08054

- **How:**

- Call 1-866-441-5326

-or-

- Fax 1-866-441-5329

- **When:** As soon as possible after notification of claim

- **Excess Reporting**

Your policies of insurance require that the carrier(s) be promptly placed on notice of events that may give rise to claims. While these responsibilities can be delegated to the District's Claims TPA, the primary reporting responsibility remains with the District. Regardless of whether the defense of claims is being handled by "in house" or other district retained counsel, your TPA must be notified of all claims and must receive ongoing status reports so as to keep the insurance carrier on notice in the event that they are called upon to pay an excess verdict. In addition, costs and expenses associated with the investigation and defense of claims must be reported to your TPA

It is a condition of your current GL/AL/WC policy to report all claims to Comp Services, Inc. To the extent that the District is not compliant with this policy condition, claims may be denied by the insurance company.

We will be happy to assist the District in establishing a reporting procedure that complies with your policy requirements.

Toms River Regional Schools

PREMIUM SUMMARY

Coverages	Premium	Taxes & Surcharges
Commercial Package Policy (See Note 1)	288,700	2,598
Includes:		
General Liability	Included	Included
Auto Liability	Included	Included
Workers Compensation	Included	Included
Property / Boiler & Machinery / Inland Marine	165,922	4,527
Educators E&O and Employment Practices Liability	82,242	1,635

It is understood that any other type of exposure/coverage is either self-insured or placed by another brokerage firm other than Gallagher. If you need help in placing other lines of coverage or covering other types of exposures, please contact your Gallagher representative.

Notes and Highlights:

1. Premiums for the Commercial Package Policy above are due and payable as billed, per the following installment schedule:

7/1/2010	\$91,806
9/1/2010	\$49,873
11/1/2010	\$49,873
1/1/2011	\$49,873
3/1/2011	\$49,873
2. Premiums for coverages not included in 1. above are due and payable in full as billed.

Toms River Regional Schools

MARKET PREMIUM SUMMARY

Coverages	Expiring	Darwin National Assurance Co.	Chubb / Great Northern Ins. Co.	Star Insurance Company
Property	\$199,994		\$165,922	
Boiler & Machinery	Included		Included	
Inland Marine	Included		Included	
Educators E&O and Employment Practices Liability	91,380	\$82,242		
General Liability	321,344			\$288,700
Auto Liability	Included			Included
Workers Compensation	Included			Included
Taxes & Surcharges	Included	1,635	4,527	2,598
Grand Total	\$612,718	\$83,877	\$170,449	\$291,298
		Combined Renewal \$545,624		

Toms River Regional Schools

Bindable Quotations & Compensation Disclosure Schedule

Client Name: Toms River Regional Schools

Coverage(s)	Carrier Name(s)	Wholesaler, MGA, or Intermediary Name 1	Estimated Annual Premium 2	Comm % or Fee 3	Wholesaler, MGA or Intermediary % 4	AJG Owned? Yes or No
Educators E&O and Employment Practices Liability	Darwin National Assurance Co	Professional Governmental Underwriters, Inc	82,242	0%	22.5%	No
Property / B&M / Inland Marine	Chubb / Great Northern Ins. Co.		165,922	0%	n/a	No
General Liability / Auto Liability / WC	Star Insurance Co.	Apex Insurance Services	288,700	0%	7.5%	No

Some carriers pay Gallagher supplemental or contingent commissions in addition to the policy commission. Contingent commissions are typically contingent upon performance factors such as growth, profit, volume or retention, while supplemental commissions are not. These supplemental or contingent commissions may range from less than 1% up to 10 % of the policy premium. Please refer to the Contingent and Supplemental Commission Disclosure or contact your Gallagher representative for additional information.

1. We were able to obtain more advantageous terms and conditions for you through an intermediary/ wholesaler. If the premium is shown as an indication: The premium indicated is an estimate provided by the market. The actual premium and acceptance of the coverage requested will be determined by the market after a thorough review of the completed application.
2. The commission rate is a percentage of annual premium excluding taxes & fees. Gallagher is receiving 0% commission on these policies.

Toms River Regional Schools

COMMERCIAL ACCOUNTS CONTINGENT AND SUPPLEMENTAL COMMISSION DISCLOSURE

Effective October 1, 2009, Arthur J. Gallagher & Co., and its subsidiaries operating as insurance agents/brokers under the corporate holding company known as Arthur J. Gallagher Brokerage & Risk Management Services, LLC, resumed participating in "Contingent Income Agreements" which are routinely offered by insurance companies to agents and brokers, after voluntarily foregoing the benefit of this type of compensation since January 1, 2005. In placing, renewing, consulting on or servicing your insurance coverages, Gallagher companies may participate in contingent commission arrangements with insurance companies that provide for additional contingent compensation if certain underwriting, profitability, volume or retention goals are achieved. Such goals are typically based on the total amount of certain insurance coverages placed by Gallagher with the insurance company, not on an individual policy basis. As a result, Gallagher may be considered to have an incentive to place your insurance coverages with a particular insurance company.

During the time Gallagher's retail operations did not accept contingent commissions, some insurance markets, including Gallagher owned intermediaries, modified their commission schedule with Gallagher, resulting in an increase in some commission rates. The additional commissions, commonly referred to as "supplemental commissions", are known at the effective date of the policy, but some insurance companies are paying the commission increase apart and later from when the commission is normally paid at policy issuance.

Unlike contingent commissions, supplemental commission payments are determined **without** regard to any performance factors which are contingent on future growth, retention, profitability, etc. The following markets, including Gallagher owned entities, and their affiliated companies may pay Gallagher additional commission:

- | | |
|--|------------------------------------|
| ▪ Arthur J. Gallagher (UK)/
Risk Placement Services (RPS) | ▪ Hartford Steam Boiler |
| ▪ CNA Companies | ▪ Liberty Mutual |
| ▪ CRC Insurance Services | ▪ Munich Re America |
| ▪ Chubb Companies | ▪ Navigators Group |
| ▪ Crum & Forster | ▪ Philadelphia Insurance Companies |
| ▪ Fireman's Fund | ▪ Travelers Companies |
| ▪ Hartford Companies | ▪ Westfield Companies |
| | ▪ Zurich North America |

The contingent and supplemental commission ranges from less than 1% up to 10% of written or earned premium on eligible lines of business, not all lines of business qualify, and supplemental commission is not paid on policies written net of commission (zero commission.)

Toms River Regional Schools

NOTE: Upon request, your Gallagher representative can provide more specific information as it relates to this proposal.

Payment Plan Schedule:											
Commercial Package Policy	<p>Apex Insurance Services / Star Insurance Company</p> <p>Premiums are due and payable as billed, per the following installment schedule:</p> <table><tr><td>7/1/2010</td><td>\$91,806</td></tr><tr><td>9/1/2010</td><td>\$49,873</td></tr><tr><td>11/1/2010</td><td>\$49,873</td></tr><tr><td>1/1/2011</td><td>\$49,873</td></tr><tr><td>3/1/2011</td><td>\$49,873</td></tr></table>	7/1/2010	\$91,806	9/1/2010	\$49,873	11/1/2010	\$49,873	1/1/2011	\$49,873	3/1/2011	\$49,873
7/1/2010	\$91,806										
9/1/2010	\$49,873										
11/1/2010	\$49,873										
1/1/2011	\$49,873										
3/1/2011	\$49,873										
Property / Boiler & Machinery	<p>Chubb Insurance Company</p> <p>Premiums are due 7/30/10 and as billed 7/1/10</p>										
Legal Liability/Employment Practices Liability	<p>PGU / Darwin National Assurance Company</p> <p>Premiums are due 7/30/10 as billed 7/1/10</p>										

Toms River Regional Schools

Appendix

BINDABLE QUOTES

Property.....	Chubb
Boiler & Machinery Coverage.....	Chubb
Commercial Inland Marine.....	Chubb
Inland Marine.....	Chubb
Commercial General Liability/Auto Liability/Worker's Compensation	Star
Educator's Legal Liability/Employment Practices Liability	Darwin

Toms River Regional Schools

NAMED INSURED

Named Insured per Applicable Coverage Quotes / Binder Confirmations – as expiring:
Toms River Regional Schools / BOE

Note:

1. Named insured extensions and / or exclusions subject to provisions of applicable carrier coverage forms / policies as per expiring.
2. Any entity not named in this proposal, may not be an insured entity. This may include partnerships and joint ventures.

Toms River Regional Schools

PROPERTY

Policy Period:	7/1/2010 – 7/1/2011
Company:	Chubb/Great Northern Insurance Company
Perils:	
Schedule of Locations and Values:	
Total Blanket Limit: (Building, Personal Property, Stock, and Business Interruption):	
Blanket Building & Contents:	
Blanket Stock:	
Property of Others:	
Blanket Business Interruption including Extra Expense:	SEE ATTACHED QUOTE & BINDING CONFIRMATION - SCHEDULE A
Coinsurance:	
Valuation:	
Deductible(s):	
Sublimits:	
Unscheduled Locations:	
Newly Acquired Locations:	
Personal Property:	
Surface Water, Backup of Sewers and Drains:	
Personal Property in Transit:	
Flood:	
Earthquake:	
Exclusions Include but are not Limited to:	

Toms River Regional Schools

PROPERTY Statement of Values

Please review the statement of values that accompanies the Chubb Property quotation and immediately notify us if any property items are missing. Errors or omissions in reporting property to be insured can lead to uncovered claims.

Once the district has provided us with copies of recent property appraisals, a contact person at that company, and fixed asset inventory reports, we will begin to ascertain the adequacy of your property insurance program.

This is to acknowledge the values and locations listed are complete and correct to the best of my knowledge.

Signature

Date

Toms River Regional Schools

BOILER & MACHINERY COVERAGE

Policy Period:

7/1/2010 – 7/1/2011

Company:

Chubb/Great Northern Insurance Company

Covered Locations:

Policy Limit:

Sublimits:

SEE ATTACHED QUOTE & BINDING CONFIRMATION

Valuation:

Deductibles:

Coverage Includes:

**Exclusions include but
are not limited to:**

**Special Endorsements/
Conditions/Warranties:**

Options:

Toms River Regional Schools

COMMERCIAL INLAND MARINE Equipment Floater

Policy Period:	7/1/2010 – 7/1/2011
Company:	Chubb/Great Northern Insurance Company
Value:	Items listed on schedule
Scheduled Limit:	
Miscellaneous Tools/Equipment Limit:	
Coverage:	
Deductible:	
Coinsurance:	
Valuation:	SEE ATTACHED QUOTE & BINDING CONFIRMATION
Exclusions Include but are not Limited to:	
Policy or Coverage Warranties:	
Optional Coverages:	

Toms River Regional Schools

CRIME

This coverage is not purchased through Arthur J. Gallagher. This coverage is issued through the office of Connor Strong.

Toms River Regional Schools

COMMERCIAL GENERAL LIABILITY

SEE ATTACHED BINDER – SCHEDULE B

Policy Period:	7/1/2010 – 7/1/2011
Company:	Star Insurance Company
Limits:	
Each Occurrence Limit:	\$11,000,000
Personal & Advertising Injury Liability:	\$11,000,000
General Aggregate:	\$25,000,000
Employee Benefits Liability:	Limit: \$11,000,000 Aggregate: \$25,000,000
Self-Insured Retention:	\$300,000.00
Defense Costs:	Inside the policy limits

Toms River Regional Schools

COMMERCIAL GENERAL LIABILITY

Exclusions Include but are not Limited to:

- Bodily Injury and Property Damage from pollutants – Absolute Exclusion
 - Losses arising from the ownership maintenance or use of aircraft, autos, or watercraft, with some minor exceptions including certain contractual obligations
 - Employment Related Practices
 - Liquor Liability
 - Aircraft Products
 - Nuclear and War
 - Real Property in your care, custody, and control
 - Date Related Losses (Y2K) Exclusion
 - Other standard policy exclusions apply
- Report all claims to TPA

Policy or Coverage Warranties:

Coverage Includes:

Premises Operations
Products/Completed Operations
Contractual Liability (limited)
Personal Injury & Advertising Injury
Host Liquor Law Liability
Incidental Medical Malpractice Liability
Nonowned Watercraft Liability (under 26 feet in length)
Extended Bodily Injury
Automatic Coverage Newly Acquired Organization (90 days)
Employee Benefits Liability
Fungi or Bacteria (\$500,000 sub-limit applies)

Toms River Regional Schools

COMMERCIAL GENERAL LIABILITY

Rating Basis:

Description	Code	Premium/Basis Exposure	Est. Annual Premium
Student Count		17,102	Included

Audit Terms and Basis of Audit: Flat Non-Auditable

Annual (or Estimated Annual & Auditable) Premium: Included in Total

Minimum and Deposit (if applicable): Fully Earned

Payment Terms: As Quoted

Toms River Regional Schools

BUSINESS AUTO POLICY

SEE ATTACHED BINDER

Policy Period:	7/1/2010 – 7/1/2011
Company:	Star Insurance Company
Coverages and Limits:	
Bodily Injury/Property Damage Limit:	\$11,000,000 Combined Single Limit
Hired/Borrowed Auto Liability:	Included
Employer's Non-Owned Auto Liability:	Included
Uninsured/Underinsured Motorists:	N/A
Personal Injury Protection (No-Fault):	N/A Deductible
Added Personal Injury Protection:	N/A
Pedestrian PIP for Commercial Types:	N/A
Medical Payments:	\$ N/A
Exclusions Include but are not Limited to:	<ul style="list-style-type: none">• Expected or Intended Injury• Contractual• Workers' Compensation• Employers' Liability• Property Damage to Property Owned or Transported by You• Pollution• Other standard policy exclusions apply• All claims must be reported to TPA
Policy or Coverage Warranties:	
Rating Basis:	Per schedule of vehicles attached. Review this schedule carefully and advise of any corrections.

Toms River Regional Schools

COMMERCIAL AUTOMOBILE Vehicle Schedule

Item	Year	Make & Model	Serial #	Cost New	Garaged	Radius	Rating Class	GVW	Deductible	
									Comp	Coll
1.										
2.										
3.										
4.										
5.										
6.	SEE ATTACHED BUS and VEHICLE SCHEDULES C & D									
7.										
8.										
9.										
10.										
11.										
12.										
13.										
14.										
15.										

Radius: 1 Local 0-50 miles
 2 Intermediate 50-200 miles
 3 Over 200 miles

Gross Vehicle Weight

L Light
 M Medium
 H Heavy
 X Extra Heavy

10,000# or less
 10,001-20,000
 20,001-45,000
 Over 45,000#

Rating Class

P Pleasure
 B Business
 S Service
 C Commercial

Toms River Regional Schools

WORKERS' COMPENSATION

SEE ATTACHED BINDER

Policy Period:	7/1/2010 – 7/1/2011
Company:	Star Insurance
Named Insured:	Toms River Regional Schools
States Covered:	New Jersey
States Excluded:	Any employee domiciled in monopolistic states of North Dakota, Ohio, Washington, and Wyoming. For the monopolistic state, coverage must be obtained directly from the state funds.
Limits Coverage A:	Statutory
Limits Coverage B:	Per Expiring Bodily Injury by Accident – each accident Per Expiring Bodily Injury by Disease – each employee Per Expiring Bodily Injury by Disease – policy limit Per Expiring Repatriation and Endemic Disease Per Expiring FELA – Bodily Injury by Accident – each accident Per Expiring FELA – Bodily Injury by Disease – aggregate Per Expiring Maritime – Bodily Injury by Accident – each accident Per Expiring Maritime – Bodily Injury by Disease – aggregate
Self-Insured Retention:	\$500,000 Each accident or disease
Audit Terms/Audit Frequency:	Non-auditable
Cancellation, Nonrenewal, or Material Modification:	30 days written notice for nonrenewal and cancellation
Coverage Includes:	<ul style="list-style-type: none">• Workers' Compensation• Employers' Liability
Exclusions Include but are not Limited to:	<ul style="list-style-type: none">• Bodily Injury to an employee while employed in violation of law• Bodily Injury Intentionally Caused by Insured• Longshore & Harbor Workers' Act• Federal Employers' Liability Act• Assumptions under Contract

Toms River Regional Schools

WORKERS' COMPENSATION Rating Calculation

States to be Covered: **As per Expiring**

Class Code	Classification	Total Payroll	Rates per \$100	Estimated Annual Premium
8868	Professional	\$103,848,145	Included	Included
9106	Non-Professional	\$12,265,063	Included	Included
7381	Transportation	\$7,107,127	Included	Included

Toms River Regional Schools

EDUCATORS ERRORS & OMISSIONS LIABILITY & EMPLOYMENT PRACTICES LIABILITY

SEE ATTACHED BINDER – SCHEDULE E

Policy Period:	7/1/2010 – 7/1/2011
Company:	Darwin National Assurance Company
Limits:	
Educators E&O Liability:	\$5,000,000 / \$50,000 Retention
Employment Practices Liability:	\$5,000,000 / \$75,000 Retention
Policy Aggregate:	\$5,000,000
Supplementary Payments:	\$100,000 / \$50,000 Retention Aggregate: \$100,000
Defense Costs:	Inside the policy limits
Rating Basis:	
Student Count	17,102
Employee Count	2,266

Toms River Regional Schools

COVERAGE CONSIDERATIONS

- **Overview**
 - A proposal for any of the coverages can be provided.
 - The recommendations and considerations summarized in this section are not intended to identify all exposures.
 - Since Gallagher does not handle your complete insurance program, these recommendations only reflect items within our scope of responsibility.
- **Property/ Inland Marine**
 - Increased Cost of Construction
 - Demolition Cost
 - Extra Expense
 - Electronic Data Processing
 - Windstorm, Flood, Earthquake or Earthquake Sprinkler Leakage perils
- **General Liability**
 - Employee Benefits Liability
 - Pollution Liability for Hostile Fire
- **Automobile**
 - Drive-Other-Car
 - Hired Auto Physical Damage
- **Workers' Compensation**
 - Increased Employer Liability Limits
- **Liability – Increased Limits**
- **Other Coverage Considerations**
 - Environmental Pollution Liability
 - Cyber Risk
 - Terrorism

Toms River Regional Schools

CHANGES AND DEVELOPMENTS

It is important that we be advised of any changes in your district operations that may have a bearing on the validity and/or adequacy of your insurance. The types of changes that concern us include, but are not limited to, those listed below:

1. Any changes in existing premises including vacancy, whether temporary or permanent, alterations, demolition, etc.
2. Any new premises either purchased, under construction, constructed, or occupied.
3. Any newly assumed contractual liability, granting of indemnities, or hold harmless agreements.
4. Circumstances which may require increased liability insurance limits.
5. Any changes in fire or theft protection, such as the installation of or disconnection of sprinkler systems, burglar alarms, etc. This includes any alterations to same.
6. Immediate advice of any changes to scheduled equipment such as contractors' equipment, electronic data processing, etc.
7. Property, of yours that is in transit, unless we have previously arranged for the insurance.

Toms River Regional Schools

CLIENT AUTHORIZATION TO BIND COVERAGE

POLICY OPTIONS:

YES	NO	OPTION DESCRIPTION
X		Bind All Policies As Shown Herein Except As Listed Below:
X		Bind TRIA Terrorism Coverage As Quoted Except For the Following Policies
	X	Provide Quotations or Additional Information on the following Coverage Considerations

It is understood this proposal provides only a summary of the details; the policies will contain the actual coverages.

We confirm the values, schedules, and other data contained in the proposal are from our records and acknowledge it is our responsibility to see that they are maintained accurately as per the Resolution on file.

Client Signature

Dated

Toms River Regional Board of Education -GL/AL/ELL Cash Flow Analysis

General, automobile, erros and omissions and employemnt practices liability and property damage payments paid through CSI By Plan Year

Source of information is CSI payment registers (not loss runs)

Claim	Claimant	Payee Name	Loss Date	Check	Code	Date	Amount
06-07 Plan Year - Payments or Cash Flow		Total number of checks written in Plan Year 06-07		133		Total paid in Plan Year 06-07	\$168,147.97
07-08 Plan Year - Payments or Cash Flow		Total number of checks written in Plan Year 07-08		205		Total paid in Plan Year 07-08	\$189,361.85
08-09 Plan Year - Payments or Cash Flow		Total number of checks written in Plan Year 08-09		173		Total paid in Plan Year 08-09	\$214,533.38
09-10 Plan Year - Payments or Cash Flow		Total number of checks written in Plan Year 09-10		95		Total paid in Plan Year 09-10	\$73,653.84
10-11 Plan Year - Payments or Cash Flow		Total number of checks written in Plan Year 10-11		29		Total paid in Plan Year 10-11	\$73,696.57
Unknown Check Date - Payments or Cash Flow		Total number of checks written Unknown Check Date		35		Total paid Unknown Check Date	\$8,711.89
Total of payments or cash flow		Total number of checks written		670		Total paid	\$728,105.50

Exhibit B

SCHOOL DISTRICT SAFETY SURVEY

District: Toms River BOE

Address: 1144 Hooper Avenue
Toms River, NJ 08753

Locations surveyed: Walnut Street Elementary School
High School South
High School North
Intermediate School North
Intermediate School East
Transportation Center

Date: July 26, 2010
August 5, 2010

Contact(s): Mark Wagner, Facilities Manager
Bob Romano, Assistant Facilities Manager
Mr. William Dubiel, Custodial Foreman

Consultant(s): John Geitz
Jim Weber

GENERAL INFORMATION

An initial safety survey was conducted of the district at the request of the Arthur J. Gallagher Risk Management Services, Inc. The survey consisted of a review of the current safety programs, risk management procedures and physical conditions of the visited facilities. The survey was purposely limited in scope during this initial visit. This report is based on available information from our contacts and physical survey of the visited facilities. Contacts were very cooperative in providing information for the completion of this survey.

Toms River BOE provides public school education for grades Pre-K through 12th. There are a total of three high schools, three intermediate schools and twelve elementary schools. In

addition, there are various support facilities. There are approximately 17,100 students, with approximately 2191 being classified. The district employs approximately 2153 people.

ENVIRONMENTAL EXPOSURES

The district maintains an Asbestos Management Plan. Asbestos floor tiles are located in some of the older school buildings. Broken floor tiles were observed in a classroom within the North High School. There is some minor transite panel, equipment collars and pipe wrap.

Pesticide applications are conducted by licensed subcontract companies in accordance with the district Integrated Pest Management Program.

Public water and sewer systems supply the buildings.

No underground storage tanks were reported on the properties. The Facilities Manager stated the NJDEP still has an underground tank registered to the district, but the district insists that there is no indication of a tank being present. The area of the supposed tank was excavated, photos taken and sent to the NJDEP, but that failed to satisfy the agency. Therefore, the district continues to pay the annual registration fee for this tank. All other known tanks for heating oil were removed in the 1990's when the schools were converted to natural gas. There are a few above ground fuel and waste oil tanks located at the maintenance facility and transportation center.

The district's transportation center serves as an automotive repair shop with numerous service bays and tire storage. There are several above-ground metal storage tanks for diesel fuel and waste oil. Lube oil is stored in 55-gallon drums within the building. Large supplies of aerosols are stored in the parts room on shelving that is not enclosed. This location operates a propane-powered forklift truck. Spare and empty cylinders are placed in an outside fenced enclosure along an exterior wall.

There is hazardous chemical use in science laboratories. Storage cabinets are provided, however the actual storage appears to be haphazard in prep rooms. Information gathered during the survey indicated that a chemical hygiene plan exists, but it appears that the plan is not managed or enforced. No science department supervisors were available at the time of this survey to further review controls and procedures.

TRANSPORTATION

The district has a large fleet of buses owned by the district (schedule previously provided). Drivers are employed on a part-time basis, working approximately 20 hours per week. Random drug and alcohol testing is conducted. The district currently uses Prevention Specialists as their third party administrator for this program.

Buses are used for student transportation, field trips, and sports activities. Most high school students drive to school. All bus drivers maintain a CDL. Physical exams are required. No reported drivers under the age of 25. Some drivers are over the age of 60.

Some employees utilize their personal vehicles for school business. This would include use for bank deposits, meetings and periodic student transportation to a sporting event. Records of licenses are not on file.

HEALTH & SAFETY PROGRAMS

The district does not have an established safety committee. Safety issues are typically handled at the departmental level by supervisors. Due to the size and scope of the district, exposures are significant and safety committees would be a positive proactive addition to the district loss control efforts. A single committee would likely be too large and cumbersome to manage in a timely fashion, therefore it is recommended that school-level committee be established to address concerns specific to the individual locations.

A district-level administrative committee should also be established to review concerns from the school locations, as well as address district wide safety issues that affect all locations. Information from this administrative level should then flow back down to the school locations to ensure an open line of communication.

There is no known formal written safety manual. Safety issues are handled by a variety of policies and procedures that are established to address specific concerns. The district maintains standard bullying and harassment policies. Informal daily facilities inspections are conducted by the building head custodian. The only documented facilities inspections are the yearly required NJDOE Facilities Health and Safety Evaluation Form. Other documented inspections include monthly fire extinguisher and emergency lighting checks and six month playground inspections. It is highly recommended that documented monthly facilities inspections be performed to show a pattern of due diligence with regards to facilities maintenance.

A Right to Know/Hazard Communication Central File is kept in the Business Office, including the written HazCom Program. Initial and refresher training for all maintenance personnel is conducted in-house by a technically qualified instructor; the Assistant Facilities Manager. The science department is trained by the department supervisor. At the time of this survey, we could not verify the Right to Know training schedule for other potentially exposed employees, such as art teachers and nurses. MSDS & HSFS are readily available to all employees. Specialized locations, such as science and maintenance rooms have binders with MSDS available.

The district maintains a written Asbestos Management Plan for control of asbestos containing materials in the schools. Six month periodic surveillance inspections are conducted in-house by the Assistant Facilities Manager, the asbestos Designated Person for the district. Three year inspections are conducted by an outside vendor. The district is currently using Birdsall

Engineering. Any significant asbestos abatement work would be subcontracted. In-house trained personnel will perform limited removal of vinyl asbestos tile (VAT). Maintenance and custodial personnel have received asbestos awareness training as required by the USEPA and PEOSH.

The district maintains a written Chemical Hygiene Plan. The Facilities Manager is the designated Chemical Hygiene Officer. The science teachers are reportedly receiving Laboratory Safety Training from Ms. Norma Spice, Supervisor of High School Sciences.

The district maintains a written Exposure Control Plan for bloodborne pathogens. Annual training for custodians is provided during custodial safety workshops. Training for other potentially exposed employees, such as nurses, physical education teachers, coaches, trainers, etc. could not be verified at this time.

The district operates forklifts and a variety of aerial lift devices including single mast lifts, scissor lifts and vehicle mounted bucket trucks. No forklift operator training program exists at this time, but it was indicated that training will be completed for these operators. Initial training was provided for aerial lift operators upon initial purchase, but no additional training was reported.

The district has a variety of potential confined space locations throughout the schools and grounds. This may include wells, crawl spaces, pipe chases, utility closets, storage tanks, etc. The district maintains a written confined space entry program and maintenance staff has been trained in confined space procedures.

The district maintains a written Lock-Out/Tag-Out Program to address various hazardous energy exposures. LOTO training has been conducted for the facilities staff and all necessary LOTO equipment is provided.

Additional safety training for facilities staff is addressed in annual full day workshops. This includes training in ladder safety, personal protective equipment and fire extinguisher safety. Both the Facilities Manager and Assistant Facilities Manager serve as Designated Person for the NJ Indoor Air Quality Standard. The district has HVAC technicians on staff and detailed maintenance records are maintained. The district is in process of addressing the new federal EPA lead paint standard.

RECREATIONAL ACTIVITIES

The district provides a full range of boys and girls sports. Swimming teams, wrestling, cheerleading and various ball sports are offered, including football. Coaches attend required CPR and first aid training sessions. Physical exams for student athletes are required. There is no pool on district property.

The three high schools have turf fields, as do three of the elementary schools. No unusual after school clubs were reported. There was no reported Junior ROTC program or martial arts clubs. No crew team was reported, but there is an extracurricular sailing club.

SECURITY

All major facilities are provided with intrusion alarms consisting of door contacts and interior motion detectors. These alarms are monitored by both a central station company and district security officers. There is a security office located at the Walnut Street maintenance facilities that is manned from 3:00 PM to 7:00 AM, 7 days per week. In addition, security is present at the High School-North location from 7:00 AM to 3:30 PM, Monday through Friday. The district also has a roving security truck that spot checks all locations at night. All security guards are unarmed.

Local police patrol supports the district security and is highly visible on school property. Security cameras are located randomly on various school properties. This is an on-going project where additional cameras are being installed annually as funding allows.

FOOD SERVICES

Cooking services are centered on-site at all schools. Food storage areas and preparation areas were clean and well maintained in the visited locations. Commercial coolers and freezers are provided to store perishable items. Temperature logs are maintained to verify proper food storage procedures. Alarms that are locally monitored are operable on all refrigeration equipment. In the event of a high temperature alarm, security contacts the maintenance department and head custodian to respond. Adequate restroom and hand washing facilities are provided. Pest control services are subcontracted.

RISK MANAGEMENT PROCEDURES

The district requires Certificates of Insurance from all subcontract vendors and outside groups utilizing the facilities. An accident reporting procedure has been established and all employees are instructed on the procedures the first day of each school year. There is extensive use of the facilities by various organizations including day programs, summer camps, sports camps and youth organizations. No carnivals were reported. In the past there have been some balloon and helicopter demonstrations, but these are rare.

The High School North location hosts the Ritacco Center, a performing arts center that hosts a variety of entertainment activities. The center has a seating capacity of 3180 patrons via bleachers and portable chairs.

WALNUT STREET ELEMENTARY SCHOOL

Facility Overview

The school is a one and part two stories, Class 4, masonry non-combustible structure. Exterior walls are brick veneer over concrete block. The majority of the roof is flat with tar and gravel over fire retardant panel situated on steel truss. Interior floors are concrete slab on grade and concrete on steel pan.

Interior floor coverings are a combination of tile and carpet in offices, classrooms and the library. The gym has wood flooring. Common areas are primarily terrazzo. Ceilings are primarily suspended acoustic tiles. Walls are a mixture of painted concrete block and sheetrock.

Utilities

Heat throughout the building is provided by two 1964 gas fired steam boilers located in a separate fire rated enclosure with a self-closing door. The maintenance staff is licensed as boiler operators. Clearances around the boilers were satisfactory. Guards are provided on the shafts of the circulating pumps.

Electrical wiring is a mixture of BX and metal conduit terminating at circuit breakers. There have been no large scale upgrades of the electrical system other than those upon renovations and additions. Air conditioning is provided in certain offices and the library.

A natural gas-fired emergency generator is provided, cycled weekly and tested monthly. Annual servicing and load testing is provided by Power Equipment Company. Records are maintained. Repairs and improvements to the building are performed as needed. Visible plumbing in the building was satisfactory and is upgraded on an as-needed basis. All water and sewer services are public utilities.

Protection

The building is equipped with a zoned hardwired heat and smoke detection system. Manual pull stations are located at designated exits. An adequate supply of multi-purpose fire extinguishers is provided throughout the building. All are affixed with expired inspection tags dated July 2009. Monthly in-house inspections are conducted and recorded.

Commercial cooking equipment in the cafeteria includes ranges and convection ovens. No grease cooking operations were noted. The equipment is situated under stainless steel hood and duct systems. Baffle filters are provided for grease extraction. Semi-annual cleaning of the system is conducted. All areas appeared clean and free of grease build up.

Cooking surface protection is provided by a Kidde dry chemical suppression system which is serviced on a semi-annual basis, most recently August 2009 by City Fire Equipment Co. A 60 B:C rated extinguisher is located in the kitchen. **NOTE:** No grease cooking noted or reported. If

any grease cooking is to be performed, the extinguishing system over the cooking operation would need to be upgraded to a wet chemical system from the current dry system. In addition, a Class K fire extinguisher would be required. Current fire codes do not allow a dry chemical system to be utilized for cooking that produces grease laden vapors.

Commercial refrigeration equipment is provided with local high temperature alarms monitored by district security. They are not tied into a central station.

Security cameras on a DVR system are provided throughout the interior of the building, along with strategic exterior locations. Hallway fire doors are on a magnetic release system tied to the interior fire alarm.

Local volunteer fire department protection is located within two miles. Two triple outlet fire hydrants in a loop system are provided around the property. These are municipal hydrants, maintained by the water department.

Interior

Interior floors were generally in good condition. There are no mats placed at the main entrance, nor under or around the area of the water coolers for minimizing the potential of wet floors and slip hazards. Walking surfaces were found free of trip and fall hazards, with the exception of the entrance where door sill protrusions exist for latching devices. Stairwells are concrete with metal rails. Treads have non-skid that is heavily worn posing the potential of a slipping hazard. The handrail near exit #23 is loose. Stair towers are provided with self-closing fire doors and were free of combustible storage.

Exit doors of the common areas are provided with panic hardware and swing in an outward direction. All were found readily accessible and unobstructed. Interior lighting appeared adequate at the time of this survey. Emergency lighting is provided via battery pack units and the emergency generator. Illuminated exit signs are posted above designated exit doors.

Many of the televisions in classrooms (predominantly within "C-Wing") are positioned on suspended shelving and unsecured, posing the potential of falling should the shelf be struck by someone or something.

Rubber matting is placed in front of dishwashing equipment and sinks within the cafeteria kitchen. No matting was observed along the serving line which poses the potential of slips and falls should food spillage occur.

The Multi-purpose Room serves as a gym and auditorium with folding metal chairs. Walls are padded to minimize the potential of injury should a basketball player overrun the court. Overhead lighting is protected by wire cages. Athletic equipment storage rooms were found with items stored excessively close to the ceiling. A limited area sprinkler system protects this

closet. The stage is wood with wood steps and handrails. Speaker cords are taped to the floor near the top of the steps, posing the potential of a trip and fall hazard.

Exterior

Sidewalks are concrete and noted to be in satisfactory condition with minor cracks. Parking areas and access roads are paved asphalt and contain some potholes and uneven sections, posing the potential of trip and fall hazards. Curbing is broken in a few areas. Exterior lighting is provided by building and pole mounted flood lights. No excessive trash or debris was noted on the property. Playing fields located to the rear of the property are used in cooperation with the town. Fields were lighted and noted to be in good condition.

There are three playgrounds on the premises. This location has an elevated vandalism rate that specifically includes playground equipment. At the time of this survey, there was a damaged plastic spiral slide on a rear play unit. The unit must be replaced because the slide is not usable and poses a serious laceration exposure. There is a suspended bridge that has a connector support rod pulling out, increasing risk of the unit disconnecting from the main structure. One section has a missing ring trek that leaves an exposed opening allowing falls to the ground. Because the play component is missing, this area must have an approved guardrail or barrier to prevent falls.

Mulch fall zones are provided around the equipment. Some areas are in need of replenishment to maintain the required nine inches of fall zone materials. No head entrapment or protrusion hazards were noted. Playgrounds are periodically inspected by the Assistant Facilities Manager.

HIGH SCHOOL NORTH

Facility Overview

Originally constructed in 1969, this two story facility is of concrete block construction with a brick veneer. The roof is predominantly flat in design with both fire retardant panel and metal deck construction and a rubberized covering. There were no visible signs of active leakage.

An attached Auditorium is provided with a seating capacity of 1264 persons. It is utilized for many types of shows, public entertainment and sporting events. Aisles are carpeted with some asbestos tile along the seating section. Aisles are not illuminated. Sound cords are taped to the floor in various areas that could pose a tripping hazard. Doors are wood swinging in an outward direction. The doors nearest the Staff Room bind from misalignment, thereby prohibiting full closure.

Another section, known as the Ritacco Center, provides a gymnasium for sporting events and includes stadium seating, team locker rooms and concession stands. The center was built approximately six years ago. The center provides listed occupancy for 3180 people via fixed bleachers and portable seating. Rubber covered concrete flooring is used in the common halls

and the rubber has started to delaminate in numerous sections. This flooring poses a serious trip and fall risk which is compounded by the heavy public usage of this facility. The district is aware of this hazard and expects to begin remediation next summer. This should be a top priority of the district to rectify this issue due to the extreme liability risk it poses.

Utilities

Heating is provided via gas fired boilers. Air conditioning is provided via electric chiller units. Electrical wiring is primarily BX and metal conduit on circuit breakers. Visible plumbing was in good condition and is upgraded and repaired as needed. The facility is supplied by public water and sewer services. Solar panels are located on the roof of the Ritacco Center.

Protection

An automatic sprinkler system protects the Ritacco Center. It is supplied by city water through a four inch main and riser. Tamper alarms are installed. Inspection is annual by City Fire Equipment Company, most recently in July 2009. Therefore, it is due now to be serviced and tested.

The building is equipped with a hardwired heat and smoke detection system. Manual pull stations are located at designated exits. An adequate supply of multi-purpose fire extinguishers is provided throughout the building. All are affixed with expired inspection tags dated July 2009. Monthly in-house inspections are conducted and recorded.

Interior

Flooring is a combination of tile and terrazzo with some sections covered in rubber. Most of the lower levels are tiled. Ramps have non-skid strips to minimize slip and fall hazards. Handrails are not provided on all ramps. Minor amounts of asbestos tile are located in older sections of the building.

Science labs are provided with continuous flow eyewash and safety showers. The units are not on a regular testing schedule as required under OSHA regulations. These units should have documented flow testing on at least a monthly basis. Natural gas is provided to the labs. Emergency gas shut offs are provided. The rooms are provided with the required fire blankets and dry chemical fire extinguishers.

Personal protective equipment for teacher chemical preparation could not be located at the time of this survey, with the exception of safety goggles. Safety goggles for staff and students are located in UV disinfecting cabinets. The UV disinfection cabinets were functioning at the time of this survey. No chemical resistant gloves, such as nitrile, butyl rubber or neoprene could be located. Chemical spill kits were available.

Storage of chemicals was considered inadequate in the preparation rooms. Acid and flammable liquids cabinets are provided and were found with the interior doors heavily rusted. Spillage and residue was noted. Labeling of chemicals was found lacking in compliance with the Right to Know Law. Ventilation from the flammable liquids cabinet is not fire rated. Mr. Wagner indicated that a Chemical Hygiene Plan has been implemented; however it appears as though key elements are not being adhered to by science staff.

Hardwood floors are provided in the gymnasium. Metal-framed bleachers with plastic composite tops are provided with metal handrails and end rails. The bleachers are electrically operated and were recently inspected. There was no record of documented inspections of the basketball cable and support systems. Padding on the walls was provided.

The Home Economics Room has residential gas ranges and microwave ovens. Non-slip mats are provided around the cooking equipment and sinks. GFCI outlets are in place. Previously installed gas-fired equipment has been secured.

Art Room C09 contains normal equipment and a kiln. Outlets within the Art Room are protected with ground fault interruption. A required finger guard is not on the paper cutter to prevent finger injuries. Shelving is fastened to the wall to minimize the potential of collapse. Storage items on top are excessively close to the ceiling. Fire codes require a minimum 24 inch clearance to ceilings from combustible storage.

In room C11, shelving is not fastened. Glass and metal containers of chemicals are not labeled properly and some do not contain lids. Conduit and duct work protrude through ceiling tiles and are not sealed. Some ceiling tiles are broken. Ceiling tiles are part of the room fire barrier and must be maintained in place and in good condition.

Technical Shop E05 was found neat and clean. Shelving in the storage room is not fastened to the wall and due to the weight of some items; the unit is leaning out posing the potential of collapse. There are no formal technology/vocational shops in the school. The wood technology shop consists solely of computers with CAD capabilities and a fully enclosed CNC machine for developing table top models.

There are three gymnasiums in the building. Wood floors are provided and in good condition. End walls and basketball boards are padded to reduce impact injuries. Safety chains are provided on overhead light fixtures. Seating was in good condition.

Exterior

Walkways are of concrete construction and found in satisfactory condition. Parking areas and driveways are asphalt covered and also in satisfactory condition. Illumination is by wall and pole mounted fixtures and appeared adequate for the property.

Surrounding athletic fields were well maintained. No unusual exposures were noted.

INTERMEDIATE SCHOOL NORTH

Facility Overview

This facility is combination one and two story structure of Class 4, masonry non-combustible construction. Exterior walls are hollow concrete block with brick façade. The roof is flat tar and gravel over fire retardant panel on steel truss. Floors are concrete slab on ground and concrete on steel pan. Interior walls are primarily painted HCB and sheetrock. Floors are mostly tile on concrete with some terrazzo and carpeting. Ceilings are primarily suspended tile.

Utilities

There are two separate boiler rooms providing heat to the facility. Gas fired boilers are located in enclosed fire rated rooms. Clearances were satisfactory. Circulating pumps were guarded. Emergency shut offs are provided. Inspections are up to date. Black seal operators are on staff. Chiller units provide cooled air to the facility. Wiring is BX and conduit terminating at circuit breakers. Visible plumbing was in good condition with no active leakage noted.

Protection

The building is equipped with a hardwired heat and smoke detection system that is centrally monitored. Manual pull stations are located at designated exits. An adequate supply of multi-purpose fire extinguishers is provided throughout the building. All are affixed with expired inspection tags dated July 2009. Monthly in-house inspections are conducted and recorded. There are no fire sprinklers in the building.

Cafeteria cooking equipment includes ranges and convection ovens. A Pyro-Chem wet chemical extinguishing system provides surface protection. System was last serviced in May 2010. Baffle filters are provided for ventilation and were clean. A Class K extinguisher is provided.

Interior

Interior floors were in good condition. There is a protruding metal plate at the entrance to the cafeteria posing the potential of a trip and fall hazard. Runners are provided at designated entrances.

Wood Technology Shop B7 contains normal power and hand tools such as drill press, band saw, scroll saws and a chop saw. Some of the power machinery was not fastened to a mounting surface, as required to reduce movement when in operation. These units should be securely fastened to the work surface as required by OSHA regulations.

Point of contact guards are not in place on the drill press. The district should provide point of operation guarding for all machines in accordance with OSHA 29 CFR 1910.212 (a) (3) (ii) to prevent the operator from having any part of his body in the danger zone during the operating cycle. Circuit breaker panels in the room were unlocked, allowing unauthorized powering of the

equipment. The room did not have a self closing device on the door which can help to reduce unauthorized access and maintain the fire rated integrity of the space.

Only a minor amount of hand applied stains and sealers were noted. No spray painting operations noted. Safety glasses are provided, but no disinfecting cabinet was present. Safety glasses must be disinfected after use, therefore a UV cabinet should be provided.

The Art Room was found neat and clean. Storage of ordinary combustible material was being kept to a minimum to minimize the fire load. A small kiln is provided. The kiln was vented however the vent stack passes through a wood enclosure with zero clearance. Over time, heat from the pipe can carbonize the wood, lowering its ignition temperature and creating a fire potential. This wood enclosure should be replaced with a non-combustible material, such as metal. All other combustible clearances were satisfactory. Outlets are GFCI protected.

Electrical systems for theatrical lighting in the multi-purpose room are in need of some upgrades and repair. Some overhead lighting is being powered by a commercial grade extension cord. One cord has pulled away from the plug posing the potential of a fire and electrical shock hazard.

Science Room C21 has sagging ceiling tiles near the HVAC unit. Broken tiles were noted in the storage room. Broken tiles degrade the containment system designed into the building and allow for the spread of fire. Items are stored excessively high and close to the ceiling. Shelving is not fastened to the wall to minimize toppling hazards.

Padded end walls and backboards are provided in the gymnasium to minimize the potential of impact injuries. Floors are wood and in good condition. Bleachers are metal with handrails and guardrails.

The district had an issue with water intrusion and mold growth in C wing. Installation of dehumidifiers has alleviated the problem at this time.

Exterior

Sidewalks are concrete and in fair to good condition, with some cracks and minor deficiencies. Parking lots and driveways are paved asphalt and in satisfactory condition. Illumination is by pole-mounted flood lights. Playing fields were in good condition. No playgrounds on the premises.

INTERMEDIATE SCHOOL EAST

Facility Overview

Intermediate School East is a one and partial three story facility situated as four wings; one 1-story wing and three 2-story wings. Construction is Class 4, masonry non-combustible with block walls with brick veneer, concrete floors and a metal deck roof.

Protection

The building is equipped with a centrally monitored hardwired heat and smoke detection system. Manual pull stations are located at designated exits. An adequate supply of multi-purpose fire extinguishers is provided throughout the building. All are affixed with expired inspection tags dated July 2009. Monthly in-house inspections are conducted and recorded.

Interior

Walking surfaces are predominantly terrazzo and tile. Ramps have non-skid grooves to minimize the potential of slip and fall injuries. Railings along ramps are not provided. Some offices are carpeted. Interior walls are painted concrete block.

Gymnasium bleachers are wood on metal framing and manually operated. Some of the wood boards are split and broken posing the potential of laceration hazards. Metal handrails are provided. Flooring is hardwood and in good condition. Walls are padded to minimize impact injuries. Some overhead panels have become loose and some are broken, thereby posing the potential of falling. Lighting fixtures are guarded with metal wire mesh. Guardian Gym Equipment inspects all gym equipment annually. In-house inspections are conducted weekly but not documented.

Equipment within the wood shop was found to be in good condition, mounted securely. An elaborate vacuum system is employed and discharges to the exterior of the building. Lumber racks are secure and stock is neatly arranged. Chemicals are in flammable liquid cabinets and free of spillage. Extension cords are in recoil units suspended overhead. Eyewash and shower equipment operates satisfactorily. Testing could not be confirmed.

Storage in the Art Room is considered to be too high and not maintaining a 24-inch clearance as required by code. Ordinary combustible materials are kept clear of the kiln. An approved vent is provided for the kiln. Ground-fault interruption outlets are installed throughout the room.

All chemicals used in the Science Department are inorganic and were properly stored. Two acid cabinets and one flammable liquids cabinet are located in a separate closet and are empty.

The hood and duct system within the cafeteria was clean and free of grease buildup. Filters are cleaned weekly by kitchen staff. No frying equipment is provided. The suppression system is serviced semi-annually.

The Auditorium has terrazzo flooring. Aisles are not illuminated. No trip and fall hazards were observed. Theatrical lighting appeared satisfactory.

Exterior

Exterior walking surfaces are concrete and in fair to satisfactory condition. Adequate illumination is provided by wall and pole mounted fixtures. Parking lots and driveways are asphalt covered and in satisfactory condition. Curbing is broken in numerous locations posing the potential of slip and fall hazards.

Portable metal bleachers are provided on some of the fields and appeared stable and in good condition. Units were provided with back rails and handrails. There is no record of documented inspections.

There are two ball fields; one softball and one baseball that are standard regulation and in good condition. Fields are used by various teams. Break away bases are used.

An air supported cover is provided for the track. The track is provided with a rubber composite covering. Entrance is by plastic doors swinging in an outward direction. HVAC is not provided.

HIGH SCHOOL SOUTH

Facility Overview

This facility is a one and partial two-story structure on a slab. Construction is Class 4, masonry non-combustible with walls of concrete block and brick veneer. The roof is flat rubber membrane with a metal deck covering. A metal covered soffit and parapet exists over one section. Floors are concrete.

Protection

The building is equipped with a centrally monitored hardwired heat and smoke detection system. Manual pull stations are located at designated exits. An adequate supply of multi-purpose fire extinguishers is provided throughout the building. All are affixed with current inspection tags dated July 2010. Monthly in-house inspections are conducted and recorded. City Fire Equipment Company is scheduled to perform inspections soon.

Interior

Floors are a combination of tile and terrazzo and found in fair to good condition. Minor damage and depressions were observed in some areas posing unexpected changes in the walking surface which could result in a slip, trip and fall hazard. Interior stairs are metal framed with concrete treads and non-skid inlays. Metal railings are provided. Mats are not placed under water coolers.

The Cafetorium is provided with terrazzo flooring, wood bleachers with metal rails and a wood stage. Theatrical lighting fixtures are powered by cords running through the suspended ceiling and against rails which is contrary to NFPA-70, the National Electrical Code.

Cooking equipment is protected by a Pyro-Chem PCL300 wet chemical suppression system inspected semi-annually, most recently in July 2010.

Science Labs D32, D33 and D35 were reviewed during this survey. As a result, it was apparent that the district's Chemical Hygiene Plan is not being followed. Natural gas shut-offs could not be located. Right to Know labeling was inadequate on many containers. Liquid chemicals are being stored on open shelving and on counters without spill containment. MSDS are affixed to some containers with rubber bands. Chemical containers in D32 are not provided with lids. Eyewash stations are not of the approved type. Units are hand held and require someone to turn on faucets versus paddle type activation. In D33, they are not plumbed. Fire extinguishers were found on the floor, inaccessible and one was discharged. All had current inspection tags.

There are three gyms in this building. Metal framed bleachers with metal handrails are provided. One of the bleacher seats have broken plastic covers exposing large holes. These holes pose laceration hazards. Walls are padded to minimize impact injuries. Storage room items are stacked too high and close to the ceiling. Shelving is over six feet in height and is not secured to the wall to minimize the potential of toppling.

Housekeeping in the boiler room was considered to be in need of improvement. Tools and supplies are stacked haphazardly and impede easy movement within the space. The flammable liquids cabinet is overstocked and doors will not close to minimize exposure to heat, sparks and open flame. Electrical panels are obstructed. Proper labeling is in place. Inspections are up to date.

Exterior

Sidewalks are concrete construction and in fair to good condition. The parking lot asphalt construction and contains a few pot holes which pose potential tripping hazards. Illumination is by mercury vapor lights on poles. Athletic fields were well maintained, with no unusual hazards noted. No playgrounds are located on site.

VEHICLE MAINTENANCE BUILDING/TRANSPORTATION CENTER

This facility is located in an industrial park. It is one story masonry non-combustible structure on slab. Exterior walls are concrete block with a brick veneer over the front. The roof is flat and covered with metal deck on metal truss, with no visible signs of leakage. Approximately 50% of the occupied space serves as automotive service bays where all types of repairs are conducted. A portion of this section serves as parts storage.

Automotive technicians have attended various automotive service schools, but none are certified under ASE (Automotive Service Excellence). Service personnel use latex gloves versus nitrile rubber gloves for protection from solvents and other petroleum based lubricants. Eye protection is in the form of safety glasses.

Protection

An automatic sprinkler system provides protection for the building. Water is supplied by city water through a six inch main to a three inch riser. Adequate pressure is maintained. Hydrostatic calculations of the system for sprinkler density over the tire storage area have not been reported as requested by a previous carrier. The main control valve is in the open position, chained and locked. Water flow alarms are in place. No inspection tags are affixed to the system. Written inspection documentation was not available. An adequate number of portable fire extinguishers are provided and contain current inspection tags. Access to the system is obstructed.

Interior

Office spaces include a driver's waiting area. Interior walls are covered with painted drywall. Ceilings in the offices are acoustic tile. Shop and storage areas are uncovered. Floors are concrete and covered with carpeting in the office areas.

The parts storage area is separated from the offices and service bays by two-hour block walls that are uncovered. Parts are stored on metal shelving in rows perpendicular to the office and shop walls. Caging is not provided for the storage of large amounts of aerosol cans as required by fire codes. Storage in general was considered neat and orderly. Passenger tire and light truck tire storage is on metal racks approximately eight feet in height at the South end of the service bays. Medium and heavy truck tires are stored against the exterior wall at ground level.

Shop walking areas were found free of slip and trip hazards with no visible signs of grease or oil spillage at the time of the survey. Multiple drums of various lubricants are stored in 55-gallon metal drums along the block wall. In addition, there is a 500-gallon metal lube oil tank above ground. Waste oil is outside in an enclosed double-wall tank, also above ground.

Equipment such as drill presses, sanders and lathes are securely mounted, but point of contact protection is not provided. Welding and cutting equipment is on portable carts and protected with back flash valves and a fire extinguisher. Bench grinders are provided with "eye protection required" signs. Tool rests were found out of adjustment and need to be within 1/8" of the abrasive wheels to minimize tool jamming that can cause the wheel to shatter.

Exterior

Walking surfaces are concrete across the front of the building and found in good condition. Parking lots and driveways are asphalt and also in satisfactory condition. Illumination is by mercury vapor lights on poles. The bus parking lot is fenced on all sides except the lot entrance on the North side of the building. A gate has been detached and is lying against another portion of fencing. A roving security patrol is provided 24/7.

PREVIOUS RECOMMENDATIONS

Previous recommendations were submitted by Chubb Insurance as a result of an inspection in May 2010 at the Transportation Facility. At the time of this survey, all recommendations remained outstanding. Further correspondence received from the district Facilities Manager in September 2010 indicated the status of the recommendations as follows:

- LC-2010-06-1 Fencing around the bus storage area remains incomplete, with access through an entrance on the north side. This is reportedly scheduled for completion, but no time frame was indicated.
- LC-2010-06-2 Open shelf aerosol can storage remains, contrary to the fire code requirements of NFPA 30B. It was indicated that proper containment will be provided.
- LC-2010-06-3 The sprinkler riser remained obstructed at the time of survey, but has since been rectified.
- LC-2010-06-4 Tire storage remains with no reduction in pile height or rack heights. District is reportedly working with sprinkler contractor to determine if sprinkler density is sufficient for this type of storage. If the system is determined inadequate, it would be significantly easier and cheaper to reduce the amount and height of tire storage rather than upgrade the existing sprinkler system.

NEW RECOMMENDATIONS

General

- 10-08-01** The district should consider establishing a formal district-wide Safety Committee that meets on at least a quarterly basis to address district-wide safety concerns. In addition, formation of school-based safety committees should be considered to address issues specific to a particular school. Information can then be funneled to the district safety committee for review to minimize duplication of efforts.
- 10-08-02** Consideration should be given to performing documented monthly facilities inspections via a comprehensive safety checklist to identify deficient areas inside and outside the buildings. This will also assist in building a comprehensive risk management program, with the ability to demonstrate proactive measures in the event of a liability issue.
- 10-08-03** In accordance with the OSHA Laboratory Safety Standard, the district should audit the district's written Chemical Hygiene Program on an annual basis and ensure that the key program elements are being followed. The Chemical Hygiene Officer, reported as Mark Wagner, must work with the science department staff to address issues involving proper storage, handling, labeling and disposal of chemicals. In addition, safety equipment, hood testing, eyewash/safety shower testing, continued safety training and other components of the program need to be addressed.
- 10-08-04** The fume hoods in the science labs should be tested annually for proper air flow to ensure they meet minimum manufacturer standards to remove fumes and vapors from the hood area.
- 10-08-05** The storage in all areas of all buildings, including the science lab prep areas and art rooms, should be kept at least 24 inches from the ceiling in accordance with fire safety and OSHA regulations.
- 10-08-06** All employees required to wear Personal Protective Equipment-PPE (such as safety glasses, protective gloves, protective footwear, etc.) as part of their normal job functions should receive PPE Safety Training as required by the OSHA PPE Standard. (Note: This is provided for facilities staff, but no record of training for other affected employees)
- 10-08-07** All safety showers and eyewash units in each school should be tested at least monthly with documentation maintained to ensure they are working properly. Buckets can be placed under safety showers to minimize water on the floor.

- 10-08-08** Ensure all hazardous chemicals are labeled in accordance with NJ RTK laws. Some chemicals in the science labs were found to not be labeled properly.
- 10-08-09** Ensure all Material Safety Data Sheets attached to laboratory chemicals are removed from the containers and placed in the Right to Know Central File and any applicable facilities files, as required.
- 10-08-10** Ensure the written Exposure Control Plan for Bloodborne Pathogens is reviewed annually by the person designated to oversee the program. In addition, all potentially exposed staff must receive annual exposure training. (Note: This is being done for facilities staff, but no record of other staff training)
- 10-08-11** Contract a firm to inspect all expired and discharged fire extinguishers now and annually thereafter in accordance with OSHA and New Jersey Fire Codes. There were numerous areas where the fire extinguishers were not up to date.
- 10-08-12** Conduct a comprehensive review of parking lots, sidewalks and curbing around all facilities to identify potential deficiencies which may lead to trips and falls, then ensure the timely repair of these areas to minimize loss potential.
- 10-08-13** All shelving over six feet in height should be securely fastened to the wall to minimize the potential of toppling in accordance with NJDOE monitoring guidelines.
- 10-08-14** Provide documented classroom and hands on training for all employees required to operate any powered industrial truck (forklift) in accordance with OSHA regulations. This training must be completed every three years.
- 10-08-15** Provide documented training for all operators of aerial lift devices including single mast basket lifts, scissor lifts and vehicle mounted bucket lifts, in accordance with OSHA regulations.

Walnut Street Elementary School

- 10-08-16** Redesign the cafeteria entrance door latching system so that protrusions do not exist in flooring to provide a smooth walking surface and minimize the potential of tripping hazards.
- 10-08-17** Discontinue the practice of placing speaker cords across walkways and stairs in the stage areas to minimize potential tripping hazards.
- 10-08-18** Tighten the handrails of the staircase near exit #23 to minimize potential falling hazards.

- 10-08-19 Fasten or secure the televisions in classrooms of the "C" wing to minimize potential toppling hazards.
- 10-08-20 Install large runners at entrance doors to the building to minimize accumulation of water, snow, dirt, etc. especially during inclement weather, which will help to minimize slip and fall hazards.
- 10-08-21 Consider use of extended walk off mats during wet weather conditions to provide additional area to absorb water from students and staff entering the building, decreasing risks of spreading water on the floors and causing slip and fall hazards.
- 10-08-22 Re-grade the play surface under the playground equipment providing a minimum 9 inch depth in accordance with CPSC standards.
- 10-08-23 Protruding fasteners in the border should be recessed to minimize impact injuries.
- 10-08-24 Replace the damaged spiral slide to minimize laceration injuries to the users.
- 10-08-25 Install a secured guardrail or barrier system over the opening adjacent to the old ring trek. Openings over 30 inches in height that do not provide access to a usable play component must be secured against falls.
- 10-08-26 Re-insert the steel support rod for the suspended bridge that is starting to pull out. This will minimize the risk of collapse of the unit.

High School North

- 10-08-27 Repair the concrete offset at the main entrance doorway to minimize tripping hazards.
- 10-08-28 Repair the auditorium doors at the staff entrance so that they close securely and automatically in accordance with Life Safety Codes.
- 10-08-29 Install fire-rated venting for the chemical cabinets in accordance with NFPA standards or remove the venting (unless local fire codes require it) and install the approve bung in the cabinet opening. Flammable cabinets do not normally require venting unless by local code, but if it is installed, the components must also be fire rated to maintain the integrity of the cabinet.
- 10-08-30 Provide spill containment for liquid chemical containers being stored on open shelving in accordance with the Lab Safety Standard. The containment may be water tight plastic or rubber capable of holding 100% of all product stored inside.

- 10-08-31** Ensure proper cleanup of chemical spills and residue in the science labs to minimize chemical exposure to staff and students. Further, ensure all chemicals are properly secured with tight fitting lids. This was a special concern in Room C11.
- 10-08-32** Ensure science teachers have access to approved chemical resistant gloves for handling of hazardous chemicals, such as acids. This may include nitrile, butyl rubber and/or neoprene, based on the exposure level.
- 10-08-33** Provide a finger guard for the paper cutter in Art Room C09 to minimize the potential of a laceration injury.
- 10-08-34** Replace the damaged ceiling tiles in Room C11 to maintain the required fire barrier.
- 10-08-35** Reduce the storage on the overloaded shelving in Room E05 to minimize the risk of a collapse that could cause injury and property damage.
- 10-08-36** Repair the uplifted flooring within the Ritacco Center to minimize the potential of trip and fall hazards from unexpected changes in the walking surface. (Note: This is reportedly scheduled to start next year, with a possible three completion date. This should be a high priority with a reduced time frame for completion as it poses a serious injury potential in an area of public assembly)

Intermediate School North

- 10-08-37** Provide proper point of operation guards for the power tools in the Wood Shop (B7) as per OSHA Standards:
- Provide point of operation guarding for all machines in accordance with 29 CFR 1910.212 (a) (3) (ii) to prevent the operator from having any part of his body in the danger zone during the operating cycle.
- 10-08-38** Anchor all power operated machinery in accordance with 29 CFR 1910.212 (b) to prevent accidental movement.
- 10-08-39** Keep the circuit breaker panel in the wood shop locked at all times to reduce the potential for unauthorized activation of the power equipment in the shop. Power should be shut down at all times the class is not in use.
- 10-08-40** Install a self closing device on the wood shop door to maintain the fire integrity of the room and prevent unauthorized access when the room is unattended.

- 10-08-41** Install a safety glass disinfection cabinet to provide the required disinfection capability for the safety glasses used by staff and students.
- 10-08-42** Discontinue the use of an extension cord to power theatrical lighting in the Multi-Purpose Room. Contract an electrician to install additional power sources as needed in accordance with NFPA 70.
- 10-08-43** Replace the broken and damaged ceiling tiles in Science Room C21 to maintain the containment system.

Intermediate School East

- 10-08-44** Replace the damaged seating of the bleachers in the gym to minimize contusion and abrasion hazards.
- 10-08-45** Replace the missing overhead panels and fasten any loose panels in the gym to minimize potential injuries should they fall on someone.
- 10-08-46** Provide an extension handrail for the roof access ladder to minimize potential falling hazards. This must extend a minimum of 3 feet above the roof line in accordance with OSHA regulations.

High School South

- 10-08-47** Consideration should be given to budgeting for the repair and or replacement of the floor near the entrance where depressions exist to minimize trip and fall hazards from unexpected changes in the walking surface.
- 10-08-48** Discontinue the practice of running power cords through the ceiling tiles and tracks for theatrical lighting in the Cafetorium. Contract an electrician to install hardwired power supplies as needed.
- 10-08-49** Install key operated, accessible and labeled emergency gas shut-off controls near the instructor's desk in Science Lab D35 in accordance with OSHA and NJDOE regulations.
- 10-08-50** Provide continuous flow eyewash and shower equipment in the science labs in accordance with the Lab Safety Standard (29 CFR 1910.1450). Eyewash units must meet OSHA/ANSI Standards and may not require dual operation requirements (i.e. turn on water/pull diverter valve). Paddle or foot pedal operation is required.
- 10-08-51** Provide spill containment and secure lids for liquid chemical containers in Lab D32 in accordance with the Lab Safety Standard. Spill containment must be water tight and capable of holding 100% of the storage inside.

- 10-08-52 Properly mount the portable fire extinguishers in accordance with NFPA-10. Recharge the empty fire extinguisher in Room D33.
- 10-08-53 Repair or replace the broken and damaged bleacher coverings to minimize potential contusion and abrasion hazards.
- 10-08-54 Improve the overall housekeeping in the boiler room. Remove thee flammable liquids cabinet, as flammable and combustible materials are not permitted in boiler rooms. Also, reduce the amount of storage in the cabinet so the doors close properly.
- 10-08-55 Maintain a minimum 36 inch clearance around the electrical panels in the boiler room as required by OSHA and NJ Fire Codes.

Transportation Center

Chubb Insurance recommendations are reaffirmed and should be completed.

- 10-08-56 Maintain bench grinder tool rests adjusted to a maximum 1/8th inch distance from the grinding wheels to minimize potential tool entrapment hazards.
- 10-08-57 Provide secure mounting and point of contact guarding for all fixed power tools as required by OSHA regulations.
- 10-08-58 Provide technicians with nitrile chemical rubber gloves for exposures to lubricants and solvents as required on material safety data sheets to minimize exposure through absorption.
- 10-08-59 Ensure the fire sprinkler system is serviced annually by a qualified contractor. The company should place an inspection tag on the control valves indicating service was performed. At the time of this survey, there was no tag on the valves.

Respectfully submitted,

John W. Geitz
John W. Geitz

James D. Weber
James D. Weber

C: William Ryan, AJ Gallagher Risk Management
Paul Miola, AJ Gallagher Risk Management

Exhibit C

Toms River Board of Education

Verbal Update

September 14, 2010

Thank you for inviting us here. As you know, our promise to you is to deliver a preliminary report to the entire Board on September 30, 2010, but we have been asked to provide a verbal update this evening to the insurance committee and we are pleased to do so.

We have been hard at work addressing Coverage, Safety, Claims, and Risk Management issues for the district.

MEETINGS

- Met with Gary Cranston prior to his departure.
- Met with Comp Services 6/18/10.
- Met with Carl Amenhauser 6/29/10 to review the TR WC Program and History.
- Met with the WC Insurance Committee (Shea, Comp Services, Work Net, Dr. Wrigley, Julie Iannacone, Gary Cranston) on 6/28/10. Met with the same group with the exception of Mr. Doering replaced Mr. Cranston on 7/28/10, and 9/8/10.
- Met with Tom Monahan on 7/7/10 to discuss Communication, Claims, Safety and Loss Control, Risk/Litigation Management Procedures, Documents Essential for our Review, and the Districts Health Benefit Program.
- Met with Mr. Ritacco and Mr. Doering on 7/22/10 to provide the formal **Proposal of Insurance** for July 1, 2010 through June 30, 2011. We also addressed all of the items contained in our meeting with Mr. Monahan. (Mr. Monahan participated through a conference call)
- Met with Doug Forrester of Integrity Health at 54 Washington Street to better understand what if any exposure existed for the TR BOE and to better understand the program. (8/13/10 and 8/26/10)
- Met with Joel Johnston of KAI Systems for an on-line demonstration of the software product being utilized by the TR Schools. (8/26/10)
- Met with Mr. Doering, Mr. Ritacco, Mr. Monahan, and Mr. Foran on Contracts for all involved vendors. (9/7/10)

COVERAGE

- First of all, we are pleased to report that we have renewed the district's expiring insurance program at a cost **savings** to the district of **\$67,094.00**. We will have a more expansive market analysis as we prepare for the 2011/2012 renewal.

- We personally delivered **350** vehicle ID cards to your transportation center.
- We renewed **13** certificates of insurance for various certificate holders.
- We rushed through a certificate of insurance for the County so that football practice could begin.
- Requested copy of District Appraisal, District Audit, & District Special Audit on Insurance Issues.

SAFETY

- We ordered a survey of district facilities, safety policies, etc. A final report should be completed by the end of the week.
- We communicated Chubb Insurance property recommendations regarding your transport center.
- We have requested copies of all TR policies and procedures regarding Safety, Committees, Training, etc.

CLAIMS

- Requested clarification on Claims Reporting for WC, GL, AL, Property, ELL, etc.
- Requested copies of districts internal Reporting Procedures and Instructions.
- Stressed the importance of Excess Reporting Requirements and the designation of a single reporting entity.

RISK MANAGEMENT

- Recommended TR BOE enters into contractual relationships with all insurance related vendors.
- Requested BOE adopt a PAR resolution authorizing payment of claims by the TPA.
- Requested COI Guidelines.
- Requested Use of Facilities Guidelines.
- Requested Tort Claims Notice (Forms, Procedures, and Authorizing Resolution).
- Provided TR Schools Papers and Reports on the following topics:
 - Bullying
 - Cyber Bullying
 - Elements of a Successful Bullying Prevention Program
 - Classroom Doors and Laminated Glass
 - Facebook-Social Networking

- Security Camera's and Liability Issues
- Preventing and Defending Fatalities in the Workplace
- The issue of Concussions in Sports
- Test Tampering
- Whooping Cough Epidemic
- Transportation –School is Back in Session
- Enterprise RM
- Revised FEMA Requirements
- An Analysis of the CAT Market
- MMSEA-The Medicare/Medicaid Reporting Requirements
- Terrorism Insurance
- National Fire Prevention Report on Sprinklers and Antifreeze
- Effective Communications in an Emergency
- Webinar on **Community Use of School Facilities: Managing the Risks**
- Webinar on **Legal Liability Created by Employee Drug Use and Drug-Free Workplace Strategies Webinar**

IMMEDIATE RECOMMENDATIONS

- **Designate and Train the District Point Person(s) for the timely reporting of all claims. We will assemble the necessary vendor representatives to assist.**
- **Execute contracts with insurance vendors (with a 30 day out clause in favor of the BOE) as soon as the review is completed.**
- **Adopt a PAR resolution authorizing payment of claims by the TPA.**
- **Designate the vendor responsible for all excess reporting responsibility.**
- **Provide all requested documents ASAP.**
- **You're Health and Benefits Program is both creative and innovative. It is equally complex. Appoint AJG to serve as your BOR to assist Mr. Ritacco, Mr. Doering, and the BOE to oversee this program. While we think the overlap into P&C makes our appointment the best choice, we feel so strongly, that if not us, choose someone to fill this void.**

Exhibit D

Review of Toms River Board Of Education Health Plan
Presented by
Arthur J. Gallagher Risk Management Services, Inc.

Toms River Regional School District Board of Education and Administration:

We wish to thank you for giving Arthur J. Gallagher Risk Management Services, Inc. (AJG) the opportunity to review the Toms River Board Of Education Health Plan (Plan) you have in place for the benefit of your employees.

The focus of our review is the Integrity Health medical and prescription elements of the Plan and does not include the dental or vision elements. We want to thank the Board, your executive administrators and your contracted Plan Manager, Douglas Forrester and his staff at Integrity Health, LLC for assisting us in this process. The willingness of all involved to immerse into the effort has been invaluable.

We reviewed a great deal of information, participated in many telephone conversations and conference calls and attended numerous meetings all to understand the structure of the Plan and how it works. We believe we have helped develop a better understanding of the scope of operations, the role of involved vendors and the manner and mechanisms through which money moves and for what purposes. Our general findings and recommendations are provided below and you will find more detailed information in Attachments A and B to this document.

Operations – Finance – Budget Construct

Problem: The Plan documentation associated with service agreements is very confusing making it difficult to follow the money.

This is not acceptable and we provided a sample budget matrix used by a large public entity program whose operating finances are similar i.e., very large self-insured retentions funded by loss funds, with purchased excess insurances above the loss funds and purchased administrative services to help manage the self-insured program. We presented and discussed this with Integrity Health, LLC and executive administration at a meeting on October 25th. See Attachment A.

Recommendation: A new budget matrix be developed showing individual vendor fees and loss funds being used that allows the BOE to easily project annual cost, identify expenses, and track monthly cost for monies used to pay for loss costs and fees against the budget.

Operations – Finance – Loss Funding and Cost

Problem: There is no actuarial loss funding study to determine the likely amount of money needed to fund probable losses within the medical self insured retention (SIR) or for the likely pass through cost of the Rx plan. Without this information it is impossible to determine likely total program cost for the current year or future years.

At least two thirds of the cost of the medical Plan is associated with retained losses within the self insured retention (SIR). The ultimate cost of those losses is unlimited as there is no aggregate excess insurance in place. There is likewise no actuarial study showing likely cost of the Rx pass through and there is no aggregate excess or stop loss agreement of any kind to limit the total pass through cost of Rx. We would never recommend a program that is missing these components. If the budget for the Plan does not contain enough resources to handle the actual loss medical costs and Rx pass through costs, then the BOE will have a financial problem and it could be significant. That is by definition dangerous and negative for any BOE.

It is also true that the future cost of the program must include actuarial studies as described above for each plan year and end of plan year IBNR studies. IBNR stands for Incurred But Not Yet Reported. This is a number of claims that happened (were incurred) in the plan period but did not get reported in the plan period and known claims that are so young that they must be evaluated for future developed cost.

You have asked us to provide a meaningful assessment and comparison of cost to other programs but without the actuarial studies we simply can not provide this.

Recommendation: The BOE contract for actuarial studies to determine probable loss funding demands and Rx pass through costs for both the current plan year and the 2011/2012 plan year either directly or through AJG.

Operations – Management - Oversight

Problem: The present agreements provide far too much unilateral decision making to Integrity Health, LLC, exposing the BOE to a change in operations that it might otherwise have disapproved if it had advance opportunity to do so.

The Plan is the second largest expense behind annual payroll expense and the quality of the Plan is a highly valued aspect of being an employee of the BOE. The need for oversight cannot be overstated.

Recommendation: The BOE empower its insurance subcommittee and executive administrators to conduct a monthly review of the Plan with the Plan Manager Integrity Health, LLC. Up to date financials and new program initiatives should be on the monthly agenda for discussion and disposition. This will also require the BOE to authorize its Solicitor to rewrite the agreements in support of this action.

Operations – Agreement with Integrity Health, LLC

Problem: The agreement with Integrity Health is overly complex, inconsistent between subparts and provides far too much authority to Integrity Health, LLC.

In our opinion the BOE has transferred far too much authority and responsibility to Integrity Health, LLC, which could result in a loss of control over the Plan. We have an in-depth review of these agreement attached as Exhibit B but believe that attempting to fix the pieces will prove highly inefficient and that a total rewrite is the best course of action.

Recommendation: That the BOE authorize the Solicitor to draft the entire working agreement into a single working document to limit authority where appropriate and eliminate ambiguities and contradictions between subparts. AJG will work with the solicitor to incorporate appropriate language.

Please see Exhibit B to this review for an exhaustive review of each of the five associated documents that collectively describe the relationship between TR BOE and Integrity Health, LLC

Operations – Vendor Agreements

Problem: There is only one agreement that the BOE has for the entire Plan yet there are twelve known vendors providing various services to the Plan. The BOE does not know how the contracts between Integrity Health, LLC and the other vendors function nor does it know if those contracts protect the BOE against risk through indemnification and insurance requirements.

In our opinion this distance between the BOE and Plan vendors does not provide the proper level of internal control to the BOE.

Recommendation: That each vendor contract between Integrity Health, LLC and each vendor servicing the Plan be reviewed by the Solicitor for form and function paying specific attention to the indemnification of the BOE within those contracts and the insurance requirements that support the transfer of those risks to insurance policies. AJG will work with the solicitor to incorporate appropriate language and limits of insurance.

Operations - Pricing Efficiency

Problem: We can not predict what a future standard market/fully insured medical and prescription plan will cost.

Your Plan is literally unique and there is no comparable plan. The future cost of your plan will consist of the projected future actuarial loss funding together with negotiated vendor fees and projected PHC cost. We can provide a SHB future cost but providing a private market or fully

insured program cost requires a marketing effort. It is the only way to discover what a standard market/fully insured program would cost TR BOE. Anything less is a guess.

Recommendation: Actively engage in a marketing effort to determine what a standard market insurance program would cost if the TR BOE is serious that it would entertain making the change.

Closing Remarks

In closing, we thank the TR BOE for allowing AJG to review the medical and prescription programs you have for your employees. We recognize the unique structure of the TR BOE medical program and firmly believe it has great opportunity to provide high quality medical service within an efficient framework. However, we would be remiss if we didn't also recognize that the program needs significant focused attention to resolve identified deficiencies. We believe these deficiencies demand urgent, clear and effective action to cure identified issues, research relevant past information and provide a future structure that inspires confidence and provides the base for further developing your unique program. This demands a great deal of work.

We are uniquely qualified to help you structure your self insured medical and prescription employee benefits programs. You can see from the body of our work that we are thorough, thoughtful and efficient. We can help TR BOE build an operational structure that is easy to manage, provides full disclosure of information, allows for direct accountability from all involved parties and places the TR BOE very directly in charge of its Health Program. We recommend you engage us to assist you in accomplishing this set of objectives.

On behalf of Arthur J. Gallagher Risk Management Services, Inc. please accept our appreciation for the opportunity to serve.

Robert Thiemer
Senior Account Executive

Scott C. Tennant
Area Assistant Vice President

Insurance Fund Budget	Fund Year 2010-2011 Budget Expenditures
-----------------------	---

Page 5

Attachment B

Detailed Contract/Agreement/Attachment Review

We reviewed the Draft Client Services Agreement between the Toms River Board Of Education (Board) and Integrity Health, LLC (Integrity). AJG has conducted this review assuming the Board wishes to convey day-to-day responsibility for the management of the Board's Health Plan (Plan) to Integrity. Further, that this responsibility includes all aspects of the Plan with the sole exception being funding of Plan obligations.

It is within this framework of intent that our analysis is made. If our interpretation of intent is correct then our analysis will highlight areas of concern where we feel the intent can be better is not achieved, vague or unclear and identify areas of risk that should be addressed. If our interpretation of intent is incorrect then our analysis will serve to highlight how the draft agreement and associated addendums, schedules and referenced agreements are contrary to Board intent.

Naming of Parties to Agreement and Subparts

Problem: Treatment of Named Parties is irrationally confusing. See below for current nomenclature across documents. It makes it unnecessarily difficult to interpret responsibilities as written.

Toms River Board Of Education is referred to:

“The School District”-in the Client Services Agreement (with an exception shown below)

“The Client”-exception to above within the Client Services Agreement when combined with the Health Plan.

“Purchaser”-in Exhibit A in the Joinder Agreement/Client Joinder Agreement

“Organization”-in Exhibit B the Business Associate Agreement

“Toms River”-in the Depositary Agreement.

Integrity Health Services, LLC is referred to:

“Integrity Health”-in the Client Services Agreement

“Integrity”-in Exhibit A the Joinder Agreement/Client Joinder Agreement

“Business Associate”-in Exhibit B the Business Associate Agreement

“Benefits Manager”-in the Depositary Agreement

Recommend that the Toms River Board of Education and Integrity Health be referred to the same way in all documents where possible unless a distinct terminology is required by law.

Attachment B

Detailed Contract/Agreement/Attachment Review

Definition of Health Plan

Problem: There is no "Toms River Health Plan". There is a health system that delivers the agreed upon level of care to the employees involved in one of the ten separate bargaining units and a developing evidence based medical approach centered around the Partnership Health Center (PHC). We are concerned that without a definition there is too much ambiguity in the reference.

Recommend that a more complete and formal definition of the term "Toms River Board Of Education Health Plan (Health Plan)" be added defining the program more succinctly and restricting the program to medical and prescription elements.

Providers contracted to Integrity Health, LLC for Health Plan

Problem: There is no way to review these contracts to ensure that they indemnify the BOE and have appropriate levels of insurance. This exposes the BOE to a lawsuit for which there may be no defense or, worse, no source of recovery. The known vendors are listed later under Exhibit A.

Recommend that the vendors contracted by Integrity on behalf of the Toms River Board Of Education be contractually required to indemnify the Toms River Board Of Education, maintain specific insurance requirements, and provide a duly executed original contract to the Business Administrator together with a Certificate Of Insurance evidencing the required insurances are in place and containing recognition of the contractual indemnification in the "Other Conditions" area of the certificate. Our recommendation will further protect the BOE from the risk of a medically related lawsuit associated with the services provided to the health plan globally and to the range of medical and diagnostic services provided through the PHC specifically. This recommendation would apply to all the listed vendors below and to any new vendor incorporated into the PHC.

Agreement and Associated Documents.

Client Services Agreement

This is the lead document describing the intent and duties of the relationship between the TRBOE and Integrity Health, LLC.

ARTICLE 1 INTEGRITY HEALTH'S DUTIES AND RESPONSIBILITIES

Page 2, Article 1, Section 1.1(a) (7).

We question the permissive language allowing Integrity to contract for the services described in this clause as it can create extra cost. We note that in Article 3, Considerations and Services Fees, provides Integrity broad capacity for passing costs through to the TR BOE without prior agreement. Specifically, the language in Section 3.1 Considerations Paid By Client, 4) reads; "administrative fees provided by third party administrators and other

Attachment B

Detailed Contract/Agreement/Attachment Review

providers of service and (5) any other purpose which Integrity Health deems to be in the best interest of the Client.”

Top of page 3, Article 1, Section 1.1(b) (1).

This section includes the provision for “students enrolled in Client’s schools”. We question the advisability of this as students are not employees and would only be plan participants if they are children of employees. We are concerned that by specifically including students in this agreement could be interpreted to include them as plan participants. We also note that if there is no provision for billing care provided by the PHC then any claim for recovery under a student accident plan may be denied or made more difficult. We do not believe that the TR BOE Health Plan includes health services for students.

Page 3, Article 1, Section 1.1(b) (2).

This section reads: Negotiating agreements for and monitoring the administration of medical benefits in the clinical facilities established at Client’s location(s), when such benefits are provided in satisfaction of Client’s obligations under the New Jersey Workers’ Compensation laws. Any such services are to be provided in such clinical facilities only when the recipients of such services cannot otherwise obtain them, for whatever reason, from their usual source.”

This should be deleted. There is a separate and comprehensive system for managing injuries sustained by employees while working.

Page 3, Article 1, Section 1.1(c) Optional Services (2).

This section provides for; “assistance with compliance by Client’s program with applicable federal and state laws and regulations”. We recommend a list of known plan obligations be prepared by Integrity that it is aware needs to be done by the TR BOE but is outside of Integrity’s responsibility. This is both Integrity’s responsibility as well as the TR BOE Auditor’s responsibility.

Page 3, Article 1, Section 1.1(c) Optional Services (3).

We believe the reference should read “this Section 1.1(c)”, not “this Section 1.1(d)”.

Page 3, Article 1, Section 1.2 Service Commitment. Last sentence in paragraph.

We struggle to understand a written agreement that declares Integrity not to be a fiduciary when Integrity is the sole arbiter of how money is spent out of the LaSalle Bank trust account. We understand that the only time LaSalle Bank releases funds held in trust for TRBOE is when Integrity authorizes the release even for claim payments being requested by the TPA Loomis. Clearly, LaSalle Bank is a technical fiduciary and is bonded as such. Integrity is also a fiduciary and as it is the sole arbiter of how money is spent in support of the TRBOE Health Plan we simply cannot support the clause.

ARTICLE 2 – CLIENT’S DUTIES AND RESPONSIBILITIES

Page 3, Article 2, Section 2.1 Delegation of Authority

This section provides broad agency to Integrity but we are unclear what the reference to “Integrity Health Service Mark” is intended to accomplish. We recommend that the Section 2.1 be specifically written relative to the authority given to Integrity and that an additional and distinct Section 2.2 Use of Service Mark. Existing Section 2.2 through 2.4 would become 2.3 through 2.5, respectively.

Attachment B

Detailed Contract/Agreement/Attachment Review

Page 4, Article 2, Section 2.3 Interface with Covered Persons.

This section is contrary to how the Plan is actually administered in some aspects and can be troublesome to both TRBOE and to Integrity. Integrity has hired a firm whose responsibility is employee and/or plan participant communication so this is contrary. We think the intent may be the production of materials related to the plan and distribution of those materials. We recommend it be reworded to better express intent.

ARTICLE 3 – CONSIDERATIONS AND SERVICE FEES

Page 4, Article 3, Section 3.1 Consideration Paid by Client., (5).

This section is about what TRBOE pays. The specific element number 5 reads {sic} “shall be paid to the appropriate vendors for the following purposes:” [sic]; “any other purpose which Integrity Health deems to be in the best interest of the Client”. i.e., (TR BOE). We believe this is too broad and recommend that the words “following written approval from the Client”, be inserted. This will make it Integrity’s responsibility to advise and seek written approval to add vendors or services before adding them. We further note that this must be consistent with the Joinder Agreement as this section later declares the Joinder Agreement supersedes the Client Services Agreement in the event of a conflict between the two agreements.

Page 4, Article 3, Section 3.2 Service Fee.

We note that Douglas Forrester recently advised that Integrity Health fees are 5.2% of total program cost since the structure of the prior year agreement is what is currently in force. This flat fee should be addressed at final negotiation with specific discussion about the effective date of the flat fee and all attendant agreements.

Page 5, Article 3, Section 3.3 Expenses.

We note that this section includes travel and entertainment expenses. We wonder why travel expenses for Integrity Health would be deemed as expense outside their fees and if there is any limitation to what is considered a valid travel expense. We are also challenged to understand how Integrity Health would be required to entertain on behalf of the TRBOE Health Plan. We request this clause be evaluated for appropriateness.

ARTICLE 5 – INDEMNIFICATION AND INSURANCE

Page 5, Article 5, Section 5.1 Indemnification., last sentence of first paragraph.

We recommend that an additional sentence be added making it Integrity Health’s responsibility to add an indemnification for TRBOE to all contracts it negotiates and effects on behalf of the TRBOE Health Plan. We feel that TRBOE should be indemnified by all providers.

Page 6, Article 5, Section 5.3 Insurance Requirements.

We recommend the following insurance requirements be imposed on Integrity Health:

- Medical Malpractice Liability with a \$2,000,000 per claim limit of liability and a \$10,000,000 annual aggregate limit. This policy must have a Named Insured Endorsement showing Integrity Health, LLC and its operating subsidiaries, which does include Partnership Health Center, LLC and may include Toms River Fitness & Wellness Program. We are not certain of ownership of the latter organization at this time. A certificate of insurance naming the Toms

Attachment B

Detailed Contract/Agreement/Attachment Review

River Board Of Education as additional insured and referencing the indemnification agreement in the Other Conditions” section of the certificate of insurance is required.

- Comprehensive General Liability with a \$1,000,000 per occurrence limit of liability and no annual aggregate limit. Coverage must include an endorsement specifically naming all subsidiary organizations as insured organizations, incidental automobile liability limits the same as the policy limits and no restrictive endorsements to the ISO filed comprehensive form. This policy must have a Named Insured Endorsement showing Integrity Health, LLC and its operating subsidiaries, which does include Partnership Health Center, LLC and may include Toms River Fitness & Wellness Program. We are not certain of ownership of the latter organization at this time. A certificate of insurance naming the Toms River Board Of Education as additional insured and referencing the indemnification agreement in the Other Conditions” section of the certificate of insurance is required.
- Automobile Liability with a \$1,000,000 per accident limit of liability for owned and non-owned automobiles if there are any automobiles owned by Integrity Health, LLC or one of its subsidiary organizations. If not this risk will be transferred to the general liability policy under the incidental automobile liability and no automobile liability policy is necessary. This policy must have a Named Insured Endorsement showing Integrity Health, LLC and its operating subsidiaries, which does include Partnership Health Center, LLC and may include Toms River Fitness & Wellness Program. We are not certain of ownership of the latter organization at this time. A certificate of insurance naming the Toms River Board Of Education as additional insured and referencing the indemnification agreement in the Other Conditions” section of the certificate of insurance is required.
- Workers’ Compensation with statutory limits for each owned organization. A certificate of insurance is required.
- Faithful Performance Bond in a minimum amount of \$4,000,000. This limit may be revised based upon further analysis of cash flows and gross balances at risk. TR BOE should be the policy owner. This covers the risk that Integrity Health, LLC steals money by defrauding the trust bank.
- Payment and Performance Bond in the amount of \$4,000,000. This limit may be revised based upon further analysis of cash flows and gross balances at risk. TR BOE should be the policy owner. This is to cover the risk that Integrity Health, LLC or one of its subsidiary organizations does not pay the vendors it is contracted to pay. In such an event the current contract makes that default the responsibility of TR BOE.

Recommend all contract service providers provide appropriate insurances.

We have not defined the “appropriate insurances” as we do not feel we have enough information at this time to fully appreciate the unique risks each involved vendor presents. However, all of these contracts should be required to provide a Certificate of Insurance naming TR BOE as additional insured and recognizing the indemnification requirement be provided to the TR BOE.

ARTICLE 6 – COMMENCEMENT AND TERMINATION

Page 6, Article 6, Section 6.1 Initial Term.

We believe this language is a carryover from the original services agreement when a 2 year initial period was needed to launch the program.

Recommend this be a year to year contract.

Attachment B

Detailed Contract/Agreement/Attachment Review

ARTICLE 7 – CONFIDENTIALITY

Page 7, Article 7, Section 7.1 Initial Term., first paragraph

Recommend adding the following words to the end of the very last sentence of the first paragraph; “and subject to all Federal and State law regarding Public Information.”

Page 7, Article 7, Section 7.1 Initial Term., second paragraph

Recommend the Solicitor review this language to determine if such a broadly worded confidentiality agreement can be accepted by a public entity.

We recognize the peculiar circumstances surrounding the TR BOE make confidentiality at this level a suspect choice and want to ensure this clause is beyond reproach in this regard..

General Comments

1. There is no reference to ownership and treatment of records in this lead agreement or any other exhibits or attachments except for Exhibit B Business Associate Agreement. See Section 4 Breaches and Security Incidents, subsection c) Obligations on Termination A), B) and C), pages 9 & 10.

Recommend that ownership of records upon termination be in the obligations associated with termination in the lead agreement and in Exhibit B. This makes clear how to manage these records and broadens it to the early termination provisions in the lead agreement and not the narrower termination due to breach in Exhibit B.

2. There are five involved elements of this agreement with one vendor.
 - a. Client Services Agreement
 - b. Exhibit A-Joinder Agreement
 - c. Attachment A-FY 2010-2011 Integrity Health Vendors
 - d. Exhibit B Business Associate Agreement
 - e. Depositary Agreement
3. There are inconsistencies between these instruments and a lack of clarity as to which element supersedes the other.
4. The form of contract is inconsistent with other form of contract with the district and may be in conflict with local public contracts law.

Recommend that Solicitor consolidate these five elements into a single document eliminating conflicts, ensuring compliance with public contract law and in a form useful and customary to the TR BOE.

Attachment B

Detailed Contract/Agreement/Attachment Review

Exhibit A – Joinder Agreement

This document describes the relationship between the TR BOE and Integrity as it relates to the fundamental independent contractor nature of all vendors and critically to payment of vendors Integrity hires to support the Health Program.

Page 2, Agreement 2., end of paragraph last sentence.

This sentence entitles TRBOE to any amendments to the Service Agreements.

Recommend the section be amended to state that TR BOE shall receive a copy of each contract/agreement with every vendor and all amendments.

Page 2, Agreement 3(A).

Recommend the number of days before access to services is denied be changed to 30 days. Fifteen days is simply an untenable business relationship and could materially distort the services to employees in the event of a temporary cash flow problem.

Page 3, Agreement 4., Independent Contractors.

Recommend that this very broad section be reconciled against the reality of how the program is operating and against the language of “assigned agent” in the Client Services Agreement (see page 3, Article 2, Section 2.1 Delegation of Authority in Client Services Agreement). These appear to be in direct conflict with one another.

Page 3, Agreement 6.

This section makes it clear that even if Integrity had been advanced moneys to pay vendors but did not pay them that TR BOE agrees it would immediately pay the vendors once noticed by vendors. This may be necessary from a practical standpoint and simply reinforces the need to require Integrity have payment and performance bonds in place to cover the risk.

Attachment A FY 2010-11 Integrity Health Vendors – This is a list of vendors.

Loomis Company-third party claim administrator (TPA) who pays claims for medical benefits and has authority in Joinder Agreement to seek and spend money for this purpose. (\$800,000 projected fee)

BeneCard Services-pharmaceutical benefits manager (PBM) who pays claims for prescription drugs. (\$125,000 projected fee)

Magnacare-primary medical network provider. (\$150,000 projected fee)

CAS VIIAD-wrap around networks. (\$350,000 projected fee)

ELAP-major audit and repricing negotiation. (\$600,000 projected fee)

ULLICO-stop loss medical insurance provider. (\$870,000 projected premium)

Bank of America (LaSalle Bank)-trust bank - (\$7,525 projected fee)

Princeton Organizational Advisors, (POA)-health plan ombudsman for employees to use in resolving problems. (\$300,000 projected fee)

Attachment B

Detailed Contract/Agreement/Attachment Review

Partnership Health Center (PHC)-Integrity owned and managed health and wellness center for plan participants and their families. (show only as a pass through with no projected costs)

WeCareTLC-primary care staff/medical triage provider for the PHC. (\$2,000,000 projected fee)

Toms River Fitness & Wellness\Crest Physical Therapy-TR F&W is a consortium of specialists for massage, physical therapy, physical condition training and pain management. This is the creative vehicle through which the PHC adds internal therapy services. The risk exposure changes as the operation evolves. (\$300,000 projected cost)

Exhibit B – Business Associate Agreement

This is a required document under the Health Insurance Portability and Accountability Act of 1996 (HIPPA).

Recommend this be reviewed by Solicitor relative to the requirements under HIPPA.

Depository Agreement

This is the deposit trust agreement between Integrity Health LLC, LaSalle Bank, N.A., (trust bank of Bank of America) and Loomis Company, the medical claims administrator. The essence of this contract is to define roles between these three parties. The basics are as follows:

Integrity Health, LLC deposits money in the trust account on behalf of TR BOE. The trust moves money to a claims payment account when Loomis Company requests them to do so. The trust moves money to an Integrity Health, LLC bank account when Integrity Health, LLC instructs them to do so.

Loomis requests money to pay medical providers for claim costs for medical services and for money to pay themselves their monthly fees. Integrity requests money to pay all other vendors besides Loomis including themselves, for expenses associated with the plan and for the pass through costs of Rx with BeneCard.

Problem: there are numerous errors in this document and inconsistencies between this document and other documents and between this document and what has been orally communicated is happening. This is the money document.

Recommend this document be rewritten first as it is critical TR BOE know precisely how money moves around the system and between the parties.

Specific Observations:

- Copy we are working with is dated 7/02/2008. Is there a later replacement agreement?
- The agreement recognizes the claim administrator as "Health Network America, Inc., dba Triveris and not as Loomis Company. While we know that Loomis Company

Attachment B

Detailed Contract/Agreement/Attachment Review

acquired Triveris the document should have a later addendum recognizing this change.

- The document provides that only the Administrator (claims administrator-Loomis) can authorize release of monies to pay claims and that only the Benefit Manager (Integrity) can authorize release monies to “pay other appropriate expenses under the Plan of the Fund.” We understand from our various meetings with Mr. Forrester of Integrity Health, LLC that no monies are released for claims or expenses until Integrity Health, LLC authorizes the release. We don’t know which is accurate but we do know that the procedure must follow the written agreement and this has to be resolved.
- There was an initial \$1,000,000 reserve fund established that is under the sole discretion of Integrity Health, LLC. This account should be fully reconciled with TR BOE.
- Loomis (the claims administrator) is responsible for investing idle funds in the reserve fund. This should be TR BOE and invested according to public law regarding permissible investments.
- Page 2, section 2. Payments from the Fund. The effect of this section is to completely absolve LaSalle Bank, NA of any liability provided either Loomis as Administrator or Integrity Health as Benefit Manager provides simple written assurance that the request for monies is in support of the Plan. This places the complete and full fiduciary responsibility back on to Loomis and Integrity but we know that Page 3, Article 1, Section 1.2 Service Commitment in the Client Services Agreement declares that Integrity Health, LLC is not a fiduciary and clearly it is. We do not know what the contract between integrity and Loomis says and can not comment on this.
- Page 4, Section 6, subsection 6.2 *Consultation and Indemnification*. In this section the TR BOE actually agrees to hold LaSalle Bank harmless from and against any liability LaSalle may incur and agrees not to require any bond! This is completely unacceptable as no third party is now responsible for TR BOE monies.
- Page 4, Section 6, subsection 6.3 *Accounts and Records*. We note that a complete accounting of all monies in and out in each plan year is produced 60 days after the plan year closes and sent o the Benefits Manager (Integrity). We believe this should be sent to the TR BOE. We also believe that TR BOE should specifically request the past two plan year reports in as much detail as is possible.

Recommend that TR BOE redraft the Depositary Agreement and be a party to it. This is the money flow agreement and TR BOE should not allow any third party to be in control of its money.

Exhibit E

**TRRBOE P&C Budget
2010-2011**

Paid amounts for losses in deductible or retention called loss funds.	Paid amounts for losses in deductible or retention		
	Property	\$	37,642.39
	Automobile Liability	\$	37,642.39
	General Liability	\$	112,500.59
	Educators Legal Liability	\$	15,464.69
	Student Accident	\$	548,000.00
	Workers Compensation	\$	896,722.87
	Loss funding sub-total	\$	1,647,972.92
Cost of excess or reinsurance policies			
Property	CHUBB Group of Insurance Companies	\$	170,451.52
Automobile Liability	STAR Insurance Company		
General Liability	STAR Insurance Company		Included in Workers' Compensation
Educators Legal Liability	Darwin National Assurance Company	\$	83,877.00
Workers Compensation	STAR Insurance Company	\$	291,298.00
	Excess or reinsurance sub-total	\$	545,626.52
Cost of other insurance policy placements			
Commercial Crime Bond & Policy	Travelers	\$	4,754.00
Fidelity/Surety Bond - Treasurer	Selective	\$	1,151.00
Fidelity/Surety Bond - Board Secreatry	Travelers	\$	70.00
Fidelity/Surety Bond - Business Administrator	Ohio Casualty	\$	75.00
Fidelity/Surety Bond - Superintendent	Travelers	\$	70.00
Student Accident Insurance - claims over 25K	Chartis/AIG	\$	27,000.00
	Other insurance policy(ies) sub-total	\$	33,120.00
	Total cost of insurance polcies	\$	578,746.52
Cost of services			
Program Administration/Consulting Services	Arthur J. Gallagher Risk Management	\$	250,000.00
Claims Administration & Managed CareServices	CompServices, Inc.	\$	125,253.00
Network Consulting Services	Compass Health Services/Carl Amenhauser	\$	60,000.00
Internal District Loss Reporting System	KAI Systems	\$	18,000.00
Primary Care/Medical Triage Facility	WorkNet	\$	67,500.00
Legal Services - Workers Compensation	R.C. Shea, P.C.	\$	150,000.00
Legal Services - Liability and Property	Gilmore & Monahan, P.C.		per hour/per claim
Student Accident Claim Administration	B.McCloskey/Markal	\$	27,500.00
	Services sub-total	\$	698,253.00
	Total Budget	\$	2,924,972.44

TRRBOE P&C Budget Development Paid Basis 2009-2010		TRRBOE P&C Budget Development Paid Basis 2008-2009	
Paid amounts for losses in deductible or retention		Paid amounts for losses in deductible or retention	
Liability paid to claimants by TRRBOE	\$ 100,000.00	Liability paid to claimants by TRRBOE	\$ -
Liability paid through CSI by TRRBOE	\$ 82,365.73	Liability paid through CSI by TRRBOE	\$ 214,533.38
Total Liability and Property	\$ 182,365.73	Total Liability and Property	\$ 214,533.38
WC paid by TRRBOE	\$ 1,098,518.57	WC paid by TRRBOE	\$ 913,262.26
WC Paid by FHRM/Gartland	\$ 62,141.69	WC Paid by FHRM/Gartland	\$ 87,023.80
Total Workers Compensation	\$ 1,160,660.26	Total Workers Compensation	\$ 1,000,286.06
Loss funding sub-total	\$ 1,343,025.99	Loss funding sub-total	\$ 1,214,819.44
Cost of excess or reinsurance policies		Cost of excess or reinsurance policies	
Property	\$ 280,000.00	Property	\$ 274,328.74
Automobile Liability	Included in Workers' Compensation	Automobile Liability	Included in Workers' Compensation
General Liability		General Liability	
Educators Legal Liability	\$ 93,138.00	Educators Legal Liability	\$ 95,567.00
Workers Compensation	\$ 323,574.00	Workers Compensation	\$ 323,574.00
Excess or reinsurance sub-total	\$ 696,712.00	Excess or reinsurance sub-total	\$ 693,469.74
Cost of other insurance policy placements		Cost of other insurance policy placements	
Commercial Crime Bond & Policy	unknown	Commercial Crime Bond & Policy	unknown
Fidelity/Surety Bond - Treasurer	\$ -	Fidelity/Surety Bond - Treasurer	\$ -
Fidelity/Surety Bond - Board Secreatry	\$ -	Fidelity/Surety Bond - Board Secreatry	\$ -
Fidelity/Surety Bond - Business Administrator	\$ -	Fidelity/Surety Bond - Business Administrator	\$ -
Fidelity/Surety Bond - Superintendent	\$ -	Fidelity/Surety Bond - Superintendent	\$ -
Student Accident Insurance - claims up to 25K	\$ -	Student Accident Insurance - claims up to 25K	\$ -
Student Accident Insurance - claims over 25K	\$ -	Student Accident Insurance - claims over 25K	\$ -
Other insurance policy(ies) sub-total	\$ -	Other insurance policy(ies) sub-total	\$ -
Sub-total insurance policy cost	\$ 696,712.00	Sub-total insurance policy cost	\$ 693,469.74
Federal Hill/Frank Gartland	\$ 986,463.75	Federal Hill/Frank Gartland	\$ 860,192.57
CompServices, Inc.	\$ 123,000.00	CompServices, Inc.	\$ 126,000.00
Compass Health Services/Carl Amenhauser	\$ 220,000.00	Compass Health Services/Carl Amenhauser	\$ 240,000.00
KAI Systems	paid by Compass	KAI Systems	paid by Compass
WorkNet	paid by Compass	WorkNet	paid by Compass
R.C. Shea, P.C.	\$ 137,500.00	R.C. Shea, P.C.	\$ 150,000.00
Gilmore & Monahan, P.C.	w/in liability losses	Gilmore & Monahan, P.C.	w/in liability losses
Employee Assistance Plan Services	\$ 80,000.00	Employee Assistance Plan Services	\$ 80,000.00
	\$ 1,546,963.75		\$ 1,456,192.57
Total	\$ 3,586,701.74	Total	\$ 3,364,481.75

TRRBOE P&C Budget Development Paid Basis 2007-2008		TRRBOE P&C Budget Development Paid Basis 2006-2007	
Paid amounts for losses in deductible or retention		Paid amounts for losses in deductible or retention	
Liability paid to claimants by TRRBOE	\$ 23,500.00	Liability paid to claimants by TRRBOE	\$ 15,000.00
Liability paid through CSI by TRRBOE	\$ 189,361.85	Liability paid through CSI by TRRBOE	\$ 168,147.97
Total Liability and Property	\$ 212,861.85	Total Liability and Property	\$ 183,147.97
WC paid by TRRBOE	\$ 764,466.53	WC paid by TRRBOE	\$ 902,273.11
WC Paid by FHRM/Gartland	\$ 135,474.52	WC Paid by FHRM/Gartland	\$ 93,365.61
Total Workers Compensation	\$ 899,941.05	Total Workers Compensation	\$ 995,638.72
Loss funding sub-total	\$1,112,802.90	Loss funding sub-total	\$ 1,178,786.69
Cost of excess or reinsurance policies		Cost of excess or reinsurance policies	
Property	\$ 282,070.00	Property	\$ 278,493.84
Automobile Liability	Included in Workers' Compensation	Automobile Liability	Included in Workers' Compensation
General Liability		General Liability	
Educators Legal Liability	\$ 95,567.00	Educators Legal Liability	\$ 95,567.00
Workers Compensation	\$ 323,574.00	Workers Compensation	\$ 314,150.00
Excess or reinsurance sub-total	\$ 701,211.00	Excess or reinsurance sub-total	\$ 688,210.84
Cost of other insurance policy placements		Cost of other insurance policy placements	
Commercial Crime Bond & Policy	unknown	Commercial Crime Bond & Policy	unknown
Fidelity/Surety Bond - Treasurer	\$ -	Fidelity/Surety Bond - Treasurer	\$ -
Fidelity/Surety Bond - Board Secreatry	\$ -	Fidelity/Surety Bond - Board Secreatry	\$ -
Fidelity/Surety Bond - Business Administrator	\$ -	Fidelity/Surety Bond - Business Administrator	\$ -
Fidelity/Surety Bond - Superintendent	\$ -	Fidelity/Surety Bond - Superintendent	\$ -
Student Accident Insurance - claims up to 25K	\$ -	Student Accident Insurance - claims up to 25K	\$ -
Student Accident Insurance - claims over 25K	\$ -	Student Accident Insurance - claims over 25K	\$ -
Other insurance policy(ies) sub-total	\$ -	Other insurance policy(ies) sub-total	\$ -
Sub-total insurance policy cost	\$ 701,211.00	Sub-total insurance policy cost	\$ 688,210.84
Federal Hill/Frank Gartland	\$ 812,670.80	Federal Hill/Frank Gartland	\$ 807,010.40
CompServices, Inc.	\$ 126,000.00	CompServices, Inc.	\$ 165,948.26
Compass Health Services/Carl Amenhauser	\$ 240,000.00	Compass Health Services/Carl Amenhauser	\$ 220,000.00
KAI Systems	paid by Compass	KAI Systems	paid by Compass
WorkNet	paid by Compass	WorkNet	paid by Compass
R.C. Shea, P.C.	\$ 150,000.00	R.C. Shea, P.C.	\$ 137,500.00
Gilmore & Monahan, P.C.	w/in liability losses	Gilmore & Monahan, P.C.	w/in liability losses
Employee Assistance Plan Services	\$ 80,000.00	Employee Assistance Plan Services	\$ 159,000.00
	\$ 1,408,670.80		\$ 1,489,458.66
Total	\$ 3,222,684.70	Total	\$ 3,356,456.19

There are two documents following this cover page.

The first is a summary of who paid how much by year of workers' compensation claims. It is one page.

The second is the full data set and sort associated with just the 06-07 year. It is 20 pages and included so that the reader can see how each year summary data was calculated.

TRRBOE Workers Compensation Claim Payment Source Analysis - Based Upon CSI Business Objects Report (Cash)

Source allocated either TRRBOE or FHRM

Plan Year	Paid by TRBE for Indemnity Claims		Total Paid by FHRM		Total Cash to CSI for WC and Vendors from TRRBOE and FHRM
2006-07	\$	902,273.11	\$	529,768.90	\$ 1,432,042.01
2007-08	\$	764,466.53	\$	561,474.52	\$ 1,325,941.05
2008-09	\$	913,262.26	\$	513,023.80	\$ 1,426,286.06
2009-10	\$	1,098,518.57	\$	452,641.69	\$ 1,551,160.26

FHRM allocated as vendor or claim payment and total

Plan Year	Paid by FHRM for Vendors		Paid by FHRM for Med Only Claims		Total Paid by FHRM
2006-07	\$	436,403.29	\$	93,365.61	\$ 529,768.90
2007-08	\$	426,000.00	\$	135,474.52	\$ 561,474.52
2008-09	\$	426,000.00	\$	87,023.80	\$ 513,023.80
2009-10	\$	390,500.00	\$	62,141.69	\$ 452,641.69

Sources of worker's compensation claim payments and total

Plan Year	Paid by TRBE for Indemnity Claims		Paid by FHRM for Med Only Claims		Net Total for Payment of WC Claims
2006-07	\$	902,273.11	\$	93,365.61	\$ 995,638.72
2007-08	\$	764,466.53	\$	135,474.52	\$ 899,941.05
2008-09	\$	913,262.26	\$	87,023.80	\$ 1,000,286.06
2009-10	\$	1,098,518.57	\$	62,141.69	\$ 1,160,660.26

Totals from CSI Business Objects Report

Plan Year	Total "I" meaning from TRRBOE		Total "M" meaning from FHRM		Total Cash to CSI for WC from TRRBOE and FHRM
2006-07	\$	902,273.11	\$	529,768.90	\$ 1,432,042.01
2007-08	\$	764,466.53	\$	561,474.52	\$ 1,325,941.05
2008-09	\$	913,262.26	\$	513,023.80	\$ 1,426,286.06
2009-10	\$	1,098,518.57	\$	452,641.69	\$ 1,551,160.26

TRRBOE 06-07 WC Paid Register Analysis
Who Paid How Much

LT_status	Check_	Amount	Transaction_date	PDS_claim_	Payment_code	Pmt_from_date	Pmt_to_date	Date_of_Injury
	5 \$	726.00	08/30/06	7776050930000076	CP	08/12/06	09/02/06	07/01/92
	6 \$	1,658.00	08/30/06	7776050950000110	CP	07/15/06	09/02/06	08/02/94
	7 \$	850.49	08/30/06	7776051000000074	CP	08/07/06	09/02/06	10/22/99
	8 \$	1,490.00	08/30/06	7776051040000087	CP	07/30/06	09/02/06	11/04/03
	9 \$	2,500.00	08/30/06	7776051060000097	CP	07/15/06	09/02/06	12/20/05
	10 \$	1,734.85	08/30/06	7776051060000112	CP	06/29/06	09/02/06	04/05/06
	11 \$	845.00	08/31/06	7776050970000111	CM	08/13/06	09/02/06	10/16/96
	11 \$	(945.00)	09/12/06	7776050970000111	SP	08/13/06	09/02/06	10/16/96
	12 \$	2,044.20	08/31/06	7776051020000067	CM	07/23/06	09/02/06	05/06/02
	16 \$	1,440.00	09/08/06	7776050970000111	CM	08/02/06	09/02/06	10/16/96
	17 \$	13.66	09/08/06	7776051060000097	MP	08/24/06	08/24/06	12/20/05
	18 \$	462.00	09/12/06	7776050930000076	CP	09/03/06	09/16/06	07/01/92
	19 \$	464.24	09/12/06	7776050950000110	CP	09/03/06	09/16/06	08/02/94
	20 \$	630.00	09/12/06	7776050970000111	CP	09/03/06	09/16/06	10/16/96
	21 \$	441.00	09/12/06	7776051000000074	CP	09/03/06	09/16/06	10/22/99
	22 \$	462.56	09/12/06	7776051020000067	CP	09/03/06	09/16/06	05/06/02
	23 \$	596.00	09/12/06	7776051040000087	CP	09/03/06	09/16/06	11/04/03
	24 \$	700.00	09/12/06	7776051060000097	CP	09/03/06	09/16/06	12/20/05
	24 \$	(700.00)	09/25/06	7776051060000097	SP	09/03/06	09/16/06	12/20/05
	25 \$	368.00	09/12/06	7776051060000112	CP	09/03/06	09/16/06	04/05/06
	26 \$	641.00	09/18/06	7776050870000124	EM	07/10/06	08/28/06	09/27/86
	28 \$	100.00	09/22/06	7776051060000097	CM	09/03/06	09/04/06	12/20/05
	29 \$	298.00	09/25/06	7776051040000087	CM	07/23/06	07/29/06	11/04/03
	30 \$	428.00	09/26/06	7776050870000124	EM	09/04/06	09/25/06	09/27/86
	31 \$	462.00	09/26/06	7776050930000076	CP	09/17/06	09/30/06	07/01/92
	32 \$	464.24	09/26/06	7776050950000110	CP	09/17/06	09/30/06	08/02/94
	33 \$	630.00	09/26/06	7776050970000111	CP	09/17/06	09/30/06	10/16/96
	34 \$	441.00	09/26/06	7776051000000074	CP	09/17/06	09/30/06	10/22/99
	35 \$	462.56	09/26/06	7776051020000067	CP	09/17/06	09/30/06	05/06/02
	36 \$	596.00	09/26/06	7776051040000087	CP	09/17/06	09/30/06	11/04/03
	37 \$	368.00	09/26/06	7776051060000112	CP	09/17/06	09/30/06	04/05/06
	38 \$	189.98	09/28/06	7776050970000009	MP	09/12/06	09/12/06	09/10/96
	39 \$	1,283.29	09/29/06	7776051070000050	CM	07/25/06	08/06/06	07/25/06
	39 \$	(1,283.29)	10/20/06	7776051070000050	VO	07/25/06	08/06/06	07/25/06
	40 \$	992.00	10/03/06	7776051060000112	MP	08/11/06	08/11/06	04/05/06
	42 \$	140.80	10/04/06	7776051070000116	MP	08/15/06	08/15/06	08/11/06
	43 \$	389.20	10/04/06	7776051060000097	MP	08/28/06	08/30/06	12/20/05
	45 \$	396.04	10/04/06	7776051070000116	MP	09/06/06	09/07/06	08/11/06
	46 \$	494.72	10/04/06	7776051060000097	MP	08/21/06	08/24/06	12/20/05
	47 \$	583.80	10/04/06	7776051060000097	MP	09/01/06	09/08/06	12/20/05
	48 \$	710.88	10/04/06	7776051060000097	MP	08/14/06	08/17/06	12/20/05
	49 \$	261.20	10/04/06	7776051060000097	MP	08/09/06	08/09/06	12/20/05
	50 \$	19.26	10/04/06	7776051060000097	MP	07/05/06	07/05/06	12/20/05
	51 \$	1,948.80	10/04/06	7776051050000056	MP	08/07/06	08/07/06	03/11/05
	52 \$	34.82	10/05/06	7776051070000142	MP	09/23/06	09/24/06	09/20/06
	52 \$	41.02	10/05/06	7776051070000142	MP	09/20/06	09/20/06	09/20/06
	53 \$	2,089.00	10/05/06	7776051050000056	MP	08/07/06	08/07/06	03/11/05
	54 \$	126.00	10/05/06	7776051050000056	MP	08/15/06	08/15/06	03/11/05
	55 \$	275.00	10/05/06	7776051070000002	MP	07/07/06	07/07/06	07/07/06
	56 \$	90.00	10/06/06	7776051060000055	MP	07/18/06	07/18/06	05/01/06
	57 \$	91.00	10/06/06	7776051060000097	MP	08/03/06	08/03/06	12/20/05
	58 \$	90.00	10/06/06	7776051060000097	MP	08/14/06	08/14/06	12/20/05
	59 \$	992.00	10/06/06	7776051070000116	MP	08/16/06	08/16/06	08/11/06
	60 \$	250.00	10/06/06	7776051060000077	MP	03/09/06	03/09/06	03/09/06
	64 \$	692.00	10/06/06	7776051070000116	MP	09/02/06	09/02/06	08/11/06
	65 \$	243.65	10/06/06	7776051060000097	MP	08/11/06	08/11/06	12/20/05
	66 \$	235.34	10/06/06	7776051030000058	MP	07/04/06	07/04/06	07/24/02
	67 \$	279.00	10/06/06	7776051060000097	MP	08/21/06	08/21/06	12/20/05
	68 \$	240.00	10/09/06	7776051060000112	MP	05/30/06	05/31/06	04/05/06
	69 \$	76.00	10/09/06	7776051070000048	MP	08/16/06	08/16/06	07/31/06
	70 \$	716.00	10/09/06	7776051060000044	MP	06/16/06	06/16/06	04/29/06
	73 \$	424.00	10/09/06	7776051060000055	MP	06/20/06	06/20/06	05/01/06
	74 \$	260.00	10/09/06	7776051060000112	MP	06/01/06	06/01/06	04/05/06
	75 \$	436.00	10/09/06	7776051070000116	MP	08/24/06	08/24/06	08/11/06
	77 \$	1,918.50	10/09/06	7776051060000073	MP	03/09/06	03/09/06	03/09/06
	78 \$	489.00	10/09/06	7776051060000055	MP	06/08/06	06/08/06	05/01/06
	79 \$	621.00	10/09/06	7776051060000055	MP	08/25/06	08/25/06	05/01/06
	81 \$	194.60	10/09/06	7776051060000097	MP	07/31/06	07/31/06	12/20/05
	82 \$	420.32	10/09/06	7776051060000097	MP	08/01/06	08/03/06	12/20/05
	83 \$	462.00	10/10/06	7776050930000076	CP	10/01/06	10/14/06	07/01/92
	84 \$	464.24	10/10/06	7776050950000110	CP	10/01/06	10/14/06	08/02/94
	85 \$	630.00	10/10/06	7776050970000111	CP	10/01/06	10/14/06	10/16/96
	86 \$	441.00	10/10/06	7776051000000074	CP	10/01/06	10/14/06	10/22/99
	87 \$	462.56	10/10/06	7776051020000067	CP	10/01/06	10/14/06	05/06/02
	88 \$	596.00	10/10/06	7776051040000087	CP	10/01/06	10/14/06	11/04/03
	89 \$	368.00	10/10/06	7776051060000112	CP	10/01/06	10/14/06	04/05/06
	90 \$	6,021.57	10/10/06	7776051070000116	CP	08/15/06	10/14/06	08/11/06
	91 \$	814.85	10/10/06	7776051070000125	CP	09/14/06	10/14/06	09/13/06
	92 \$	3,060.14	10/10/06	7776051070000149	CP	09/14/06	10/14/06	09/13/06
	93 \$	1,514.00	10/10/06	7776051060000081	MP	05/26/06	07/07/06	05/24/06

TRRBOE 06-07 WC Paid Register Analysis
Who Paid How Much

LT_status	Check	Amount	Transaction_date	PDS_claim	Payment_code	Pmt_from_date	Pmt_to_date	Date_of_injury
I	94	\$ 90.00	10/10/06	7776051060000106	MP	08/25/06	08/25/06	09/19/05
I	95	\$ 163.00	10/10/06	7776051070000048	MP	08/25/06	08/25/06	07/31/06
I	97	\$ 25.00	10/11/06	7776051070000142	MM	09/26/06	10/02/06	09/20/06
I	100	\$ 280.45	10/12/06	7776051070000142	MP	10/02/06	10/04/06	09/20/06
I	102	\$ 903.00	10/12/06	7776051070000048	MP	08/03/06	08/03/06	07/31/06
I	103	\$ 87.00	10/12/06	7776051070000048	MP	08/11/06	08/11/06	07/31/06
I	104	\$ 60.60	10/12/06	7776051030000084	MP	12/12/05	12/12/05	08/28/02
I	105	\$ 60.60	10/12/06	7776051030000084	MP	01/09/06	01/09/06	08/28/02
I	107	\$ 385.00	10/12/06	7776051070000125	MP	09/22/06	09/22/06	09/13/06
I	112	\$ 30.00	10/12/06	7776051060000103	MP	05/01/06	05/01/06	04/28/06
I	113	\$ 1,041.00	10/12/06	7776051070000125	MP	09/13/06	09/15/06	09/13/06
I	115	\$ 771.20	10/13/06	7776051070000048	MP	07/31/06	07/31/06	07/31/06
I	116	\$ 644.01	10/18/06	7776051070000125	CM	09/14/06	10/14/06	09/13/06
I	117	\$ 150.00	10/18/06	7776050960000021	LM	08/17/06	08/17/06	01/01/96
I	119	\$ 496.00	10/19/06	7776051060000112	MP	08/22/06	08/22/06	04/05/06
I	120	\$ 184.00	10/19/06	7776051060000112	MP	09/20/06	09/20/06	04/05/06
I	121	\$ 3,440.64	10/20/06	7776051000000082	CM	07/20/06	10/11/06	03/04/00
I	122	\$ 90.00	10/23/06	7776051060000112	MP	06/29/06	06/29/06	04/05/06
I	124	\$ 462.00	10/24/06	7776050930000076	CP	10/15/06	10/28/06	07/01/92
I	125	\$ 464.24	10/24/06	7776050950000110	CP	10/15/06	10/28/06	08/02/94
I	126	\$ 630.00	10/24/06	7776050970000111	CP	10/15/06	10/28/06	10/16/96
I	127	\$ 441.00	10/24/06	7776051000000074	CP	10/15/06	10/28/06	10/22/99
I	128	\$ 696.31	10/24/06	7776051000000082	CP	10/12/06	10/28/06	03/04/00
I	129	\$ 462.56	10/24/06	7776051020000067	CP	10/15/06	10/28/06	05/06/02
I	130	\$ 596.00	10/24/06	7776051040000067	CP	10/15/06	10/28/06	11/04/03
I	131	\$ 368.00	10/24/06	7776051060000112	CP	10/15/06	10/28/06	04/05/06
I	132	\$ 1,382.00	10/24/06	7776051070000116	CP	10/15/06	10/28/06	08/11/06
I	133	\$ 658.84	10/24/06	7776051070000125	CP	10/15/06	10/28/06	09/13/06
I	134	\$ 1,382.00	10/24/06	7776051070000149	CP	10/15/06	10/28/06	09/13/08
I	136	\$ 33.28	10/25/06	7776051060000055	MP	09/15/06	09/15/06	05/01/06
I	137	\$ 624.62	10/25/06	7776050950000011	MP	08/30/06	08/30/06	10/25/94
I	138	\$ 624.62	10/25/06	7776051040000153	MP	08/17/06	08/17/06	02/03/04
I	139	\$ 90.00	10/26/06	7776051060000055	MP	08/29/06	08/29/06	05/01/06
I	140	\$ 482.06	10/26/06	7776051060000055	MP	08/30/06	08/30/06	05/01/06
I	147	\$ 30.00	10/26/06	7776051060000044	MP	06/13/06	06/13/06	04/29/06
I	149	\$ 197.96	10/26/06	7776051070000116	MP	09/21/06	09/21/06	09/11/06
I	150	\$ 856.24	10/26/06	7776051060000097	MP	09/08/06	09/14/06	12/20/05
I	153	\$ 78.01	10/26/06	7776051070000114	MP	08/11/06	08/11/06	08/09/06
I	154	\$ 140.40	10/26/06	7776051060000097	MP	10/02/06	10/02/06	12/20/05
I	156	\$ 7,151.14	10/30/06	7776051060000112	CM	04/06/06	10/28/06	04/05/06
I	158	\$ (7,151.14)	10/31/06	7776051060000112	VO	04/06/06	10/28/06	04/05/06
I	158	\$ 90.00	10/30/06	7776051060000112	MP	09/20/06	09/20/06	04/05/06
I	159	\$ 90.00	10/30/06	7776051060000112	MP	08/03/06	08/03/06	04/05/06
I	160	\$ 489.00	10/30/06	7776051070000142	MP	09/25/06	09/25/06	09/20/06
I	162	\$ 7,858.56	10/31/06	7776050980000005	LM	08/08/06	08/08/06	08/18/97
I	163	\$ 428.00	10/31/06	7776050870000124	EM	10/02/06	10/30/06	09/27/86
I	164	\$ 177.00	10/31/06	7776051060000103	MP	09/15/06	09/15/06	04/28/06
I	165	\$ 87.00	10/31/06	7776051070000048	MP	09/15/06	09/15/06	07/31/06
I	166	\$ 1,844.00	10/31/06	7776051070000149	MP	09/13/06	09/13/06	09/13/06
I	167	\$ 122.00	10/31/06	7776051070000149	MP	09/22/06	09/22/06	09/13/06
I	169	\$ 410.00	10/31/06	7776051070000142	MP	10/03/06	10/03/06	09/20/06
I	170	\$ 90.00	10/31/06	7776051060000097	MP	09/21/06	09/21/06	12/20/05
I	171	\$ 21.60	10/31/06	7776051060000077	MP	03/09/06	03/09/06	03/09/06
I	172	\$ 20.80	10/31/06	7776051060000073	MP	03/09/06	03/09/06	03/09/06
I	173	\$ 987.00	10/31/06	7776051060000112	MP	04/05/06	04/05/06	04/05/06
I	174	\$ 274.00	10/31/06	7776051070000142	MP	10/10/06	10/10/06	09/20/06
I	175	\$ 774.62	10/31/06	7776050980000005	MP	08/18/06	09/18/06	08/18/97
I	176	\$ 840.00	10/31/06	7776051050000056	MP	08/07/06	08/07/06	03/11/05
I	177	\$ 43.68	10/31/06	7776051070000125	MP	09/20/06	09/22/06	09/13/06
I	178	\$ 85.25	10/31/06	7776051070000125	MP	09/13/06	09/15/06	09/13/06
I	179	\$ 432.00	10/31/06	7776051060000097	MP	09/21/06	10/21/06	12/20/05
I	185	\$ 661.64	11/01/06	7776051060000097	MP	09/19/06	09/22/06	12/20/05
I	186	\$ 395.92	11/01/06	7776051070000142	MP	10/02/06	10/04/06	09/20/06
I	187	\$ 197.96	11/01/06	7776051070000116	MP	10/06/06	10/06/06	08/11/06
I	188	\$ 423.72	11/01/06	7776051070000142	MP	09/26/06	09/29/06	09/20/06
I	189	\$ 261.41	11/01/06	7776051060000055	MP	09/29/06	09/29/06	05/01/06
I	190	\$ 683.84	11/01/06	7776051070000116	MP	09/25/06	09/27/06	08/11/06
I	191	\$ 650.00	11/01/06	7776051060000102	MP	02/25/06	03/06/06	11/22/05
I	192	\$ 57.94	11/01/06	7776051030000058	MP	07/10/06	07/10/06	07/24/02
I	193	\$ 94.70	11/01/06	7776051070000125	MP	10/04/06	10/06/06	09/13/06
I	194	\$ 636.55	11/02/06	7776050870000124	MP	10/17/06	10/18/06	09/27/86
I	195	\$ 649.62	11/02/06	7776050980000005	MP	08/15/06	08/15/06	08/18/97
I	196	\$ 1,199.62	11/02/06	7776051030000058	MP	08/04/06	08/04/06	07/24/02
I	197	\$ 493.52	11/07/06	7776051060000112	CM	04/06/06	10/28/06	04/05/06
I	198	\$ 14.69	11/07/06	7776051060000097	MP	10/24/06	10/24/06	12/20/05
I	198	\$ 10.52	11/07/06	7776051070000173	MP	10/28/06	10/28/06	09/20/06
I	199	\$ 462.00	11/07/06	7776050930000076	CP	10/29/06	11/11/06	07/01/92
I	200	\$ 464.24	11/07/06	7776050950000110	CP	10/29/06	11/11/06	08/02/94
I	201	\$ 630.00	11/07/06	7776050970000111	CP	10/29/06	11/11/06	10/16/96
I	202	\$ 441.00	11/07/06	7776051000000074	CP	10/29/06	11/11/06	10/22/99

TRRBOE 06-07 WC Paid Register Analysis
Who Paid How Much

LT_status	Check	Amount	Transaction_date	PDS_claim	Payment_code	Pmt_from_date	Pmt_to_date	Date_of_injury
I	203	\$ 573.44	11/07/06	7776051000000082	CP	10/29/06	11/11/06	03/04/00
I	204	\$ 462.56	11/07/06	7776051020000067	CP	10/29/06	11/11/06	05/06/02
I	205	\$ 596.00	11/07/06	7776051040000087	CP	10/29/06	11/11/06	11/04/03
I	206	\$ 401.54	11/07/06	7776051060000112	CP	10/29/06	11/11/06	04/05/06
I	207	\$ 1,382.00	11/07/06	7776051070000116	CP	10/29/06	11/11/06	08/11/06
I	208	\$ 658.84	11/07/06	7776051070000125	CP	10/29/06	11/11/06	09/13/06
I	209	\$ 1,382.00	11/07/06	7776051070000149	CP	10/29/06	11/11/06	09/13/06
I	210	\$ 1,974.28	11/07/06	7776051070000185	CP	10/23/06	11/11/06	10/20/06
I	211	\$ 87.00	11/07/06	7776051070000048	MP	10/12/06	10/12/06	07/31/06
I	212	\$ 90.00	11/07/06	7776050970000154	MP	09/27/06	09/27/06	05/20/97
I	213	\$ 111.95	11/07/06	7776051060000055	MP	10/04/06	10/04/06	05/01/06
I	214	\$ 76.00	11/07/06	7776051070000116	MP	10/11/06	10/11/06	08/11/06
I	217	\$ 710.00	11/07/06	7776051070000125	MP	10/07/06	10/07/06	09/13/06
I	218	\$ 127.00	11/07/06	7776051070000149	MP	10/12/06	10/12/06	09/13/06
I	219	\$ 64.83	11/07/06	7776051070000125	MP	10/10/06	10/10/06	09/13/06
I	220	\$ 219.00	11/09/06	7776051060000107	MP	09/29/06	09/29/06	03/13/06
I	221	\$ 90.00	11/09/06	7776051060000112	MP	08/17/06	08/17/06	04/05/06
I	222	\$ 90.00	11/13/06	7776051060000112	MP	09/28/06	09/28/06	04/05/06
I	223	\$ 462.00	11/20/06	7776050930000076	CP	11/12/06	11/25/06	07/01/92
I	224	\$ 464.24	11/20/06	7776050950000110	CP	11/12/06	11/25/06	08/02/94
I	225	\$ 630.00	11/20/06	7776050970000111	CP	11/12/06	11/25/06	10/16/96
I	226	\$ 441.00	11/20/06	7776051000000074	CP	11/12/06	11/25/06	10/22/99
I	227	\$ 573.44	11/20/06	7776051000000082	CP	11/12/06	11/25/06	03/04/00
I	228	\$ 462.56	11/20/06	7776051020000067	CP	11/12/06	11/25/06	05/06/02
I	229	\$ 596.00	11/20/06	7776051040000087	CP	11/12/06	11/25/06	11/04/03
I	230	\$ 401.54	11/20/06	7776051060000112	CP	11/12/06	11/25/06	04/05/06
I	231	\$ 1,382.00	11/20/06	7776051070000116	CP	11/12/06	11/25/06	08/11/06
I	232	\$ 656.84	11/20/06	7776051070000125	CP	11/12/06	11/25/06	09/13/06
I	233	\$ 6,515.14	11/20/06	7776051070000142	CP	09/21/06	11/25/06	09/20/06
I	234	\$ 1,382.00	11/20/06	7776051070000149	CP	11/12/06	11/25/06	09/13/06
I	235	\$ 1,382.00	11/20/06	7776051070000185	CP	11/12/06	11/25/06	10/20/06
I	237	\$ 833.76	11/21/06	7776051060000097	MP	10/13/06	10/20/06	12/20/05
I	238	\$ 707.32	11/21/06	7776051070000142	MP	10/23/06	10/27/06	09/20/06
I	239	\$ 462.52	11/21/06	7776051070000125	MP	10/23/06	10/27/06	09/13/06
I	240	\$ 263.72	11/21/06	7776051070000116	MP	10/30/06	10/30/06	08/11/06
I	241	\$ 381.20	11/21/06	7776051070000116	MP	10/02/06	10/11/06	08/11/06
I	242	\$ 622.36	11/21/06	7776051070000116	MP	10/23/06	10/27/06	08/11/06
I	243	\$ 2,892.80	11/21/06	7776051070000142	MP	10/30/06	10/30/06	09/20/06
I	244	\$ 267.86	11/22/06	7776051010000010	LP	09/27/06	09/27/06	10/17/00
I	249	\$ 12,825.00	11/29/06	7776051050000007	CM	11/28/06	11/28/06	07/02/04
I	250	\$ 280.00	11/30/06	7776051060000073	MP	06/02/06	06/02/06	03/09/06
I	251	\$ 210.00	11/30/06	7776051060000106	MP	10/06/06	10/06/06	09/19/05
I	252	\$ 90.00	11/30/06	7776051060000073	MP	07/07/06	07/07/06	03/09/06
I	253	\$ 4,343.00	11/30/06	7776051070000185	MP	10/23/06	10/23/06	10/20/06
I	254	\$ 90.00	11/30/06	7776050970000154	MP	06/22/06	06/22/06	05/20/97
I	255	\$ 219.00	11/30/06	7776050970000154	MP	05/18/06	05/18/06	05/20/97
I	256	\$ 247.00	11/30/06	7776050970000154	MP	08/03/06	08/03/06	05/20/97
I	257	\$ 90.00	11/30/06	7776050970000154	MP	08/17/06	08/17/06	05/20/97
I	259	\$ 36.48	11/30/06	7776051060000073	MP	03/09/06	03/09/06	03/09/06
I	260	\$ 50.40	11/30/06	7776051070000048	MP	07/31/06	07/31/06	07/31/06
I	261	\$ 494.00	11/30/06	7776051060000077	MP	03/09/06	03/09/06	03/09/06
I	262	\$ 250.00	11/30/06	7776051070000142	MP	09/22/06	09/22/06	09/20/06
I	265	\$ 32.00	11/30/06	7776051070000149	MP	09/13/06	09/13/06	09/13/06
I	266	\$ 60.00	11/30/06	7776051060000003	MP	06/08/06	06/08/06	06/08/06
I	271	\$ 30.00	11/30/06	7776051060000103	MP	06/13/06	06/13/06	04/28/06
I	273	\$ 90.00	11/30/06	7776050970000009	MP	07/11/06	07/11/06	09/10/96
I	274	\$ 554.88	11/30/06	7776051070000125	MP	10/16/06	10/19/06	09/13/06
I	275	\$ 131.44	11/30/06	7776051060000055	MP	10/16/06	10/16/06	05/01/06
I	276	\$ 622.72	11/30/06	7776051060000097	MP	10/06/06	10/11/06	12/20/05
I	277	\$ 340.56	11/30/06	7776051060000055	MP	10/02/06	10/04/06	05/01/06
I	279	\$ 457.36	11/30/06	7776051060000106	MP	10/30/06	11/02/06	09/19/05
I	280	\$ 170.24	11/30/06	7776051060000106	MP	11/08/06	11/08/06	09/19/05
I	281	\$ 518.88	11/30/06	7776051060000112	MP	06/28/06	06/28/06	04/05/06
I	283	\$ 720.00	11/30/06	7776051070000142	MP	10/16/06	10/16/06	09/20/06
I	284	\$ 59.00	11/30/06	7776051070000149	MP	10/26/06	10/26/06	09/13/06
I	285	\$ 59.00	11/30/06	7776051070000149	MP	11/06/06	11/06/06	09/13/06
I	286	\$ 2,892.80	11/30/06	7776051070000142	MP	10/16/06	10/16/06	09/20/06
I	287	\$ 1,790.40	11/30/06	7776051060000055	MP	09/27/06	09/27/06	05/01/06
I	288	\$ 606.14	12/01/06	7776050870000124	MP	11/21/06	11/21/06	09/27/86
I	288	\$ 604.74	12/01/06	7776051050000007	MP	11/13/06	11/17/06	07/02/04
I	288	\$ 9.25	12/01/06	7776051070000204	MP	11/13/06	11/13/06	09/13/06
I	289	\$ 144.00	12/01/06	7776051070000149	MP	10/27/06	10/27/06	09/13/06
I	291	\$ 76.00	12/01/06	7776051070000185	MP	11/09/06	11/09/06	10/20/06
I	293	\$ 436.48	12/01/06	7776051070000142	MP	09/22/06	09/22/06	09/20/06
I	294	\$ 1,691.20	12/01/06	7776051070000142	MP	10/16/06	10/16/06	09/20/06
I	295	\$ 720.00	12/01/06	7776051070000142	MP	10/30/06	10/30/06	09/20/06
I	296	\$ 59.00	12/01/06	7776051070000149	MP	10/17/06	10/17/06	09/13/06
I	297	\$ 95.00	12/01/06	7776051070000149	MP	10/31/06	11/02/06	09/13/06
I	298	\$ 82.00	12/01/06	7776051070000149	MP	11/15/06	11/15/06	09/13/06
I	299	\$ 59.00	12/01/06	7776051070000149	MP	11/13/06	11/13/06	09/13/06

TRRBOE 06-07 WC Paid Register Analysis
Who Paid How Much

LT_status	Check_	Amount	Transaction_date	PDS_claim_	Payment_code	Pmt_from_date	Pmt_to_date	Date_of_injury
	300 \$	321.00	12/05/06	7776050870000124	EM	11/06/06	11/27/06	09/27/86
	301 \$	462.00	12/05/06	7776050930000076	CP	11/26/06	12/09/06	07/01/92
	302 \$	464.24	12/05/06	7776050950000110	CP	11/26/06	12/09/06	08/02/94
	303 \$	630.00	12/05/06	7776050970000111	CP	11/26/06	12/09/06	10/16/96
	304 \$	441.00	12/05/06	7776051000000074	CP	11/26/06	12/09/06	10/22/99
	305 \$	573.44	12/05/06	7776051000000082	CP	11/26/06	12/09/06	03/04/00
	306 \$	462.56	12/05/06	7776051020000067	CP	11/26/06	12/09/06	05/06/02
	307 \$	596.00	12/05/06	7776051040000087	CP	11/26/06	12/09/06	11/04/03
	308 \$	401.54	12/05/06	7776051060000112	CP	11/26/06	12/09/06	04/05/06
	309 \$	4,800.00	12/05/06	7776051060000097	CP	09/05/06	12/09/06	12/20/05
	310 \$	98.71	12/05/06	7776051070000116	CP	11/26/06	11/26/06	08/11/06
	311 \$	658.84	12/05/06	7776051070000125	CP	11/26/06	12/09/06	09/13/06
	312 \$	1,382.00	12/05/06	7776051070000142	CP	11/26/06	12/09/06	09/20/06
	312 \$	(1,382.00)	01/10/07	7776051070000142	SP	11/26/06	12/09/06	09/20/06
	313 \$	1,382.00	12/05/06	7776051070000149	CP	11/26/06	12/09/06	09/13/06
	314 \$	7,897.14	12/05/06	7776051070000173	CP	09/21/06	12/09/06	09/20/06
	315 \$	1,382.00	12/05/06	7776051070000185	CP	11/26/06	12/09/06	10/20/06
	316 \$	247.00	12/06/06	7776050970000154	MP	08/09/06	08/09/06	05/20/97
	317 \$	26.00	12/06/06	7776051040000153	EP	12/01/06	12/01/06	02/03/04
	323 \$	489.00	12/07/06	7776051070000204	MP	11/13/06	11/13/06	10/30/06
	325 \$	30.00	12/07/06	7776051060000044	MP	05/01/06	05/01/06	04/29/06
	328 \$	141.00	12/07/06	7776051070000149	MP	11/17/06	11/20/06	09/13/06
	329 \$	229.13	12/07/06	7776050970000009	MP	07/12/06	07/12/06	09/10/96
	330 \$	298.15	12/07/06	7776051070000125	MP	11/08/06	11/08/06	09/13/06
	331 \$	294.00	12/08/06	7776051060000073	MP	09/29/06	09/29/06	03/09/06
	332 \$	90.00	12/08/06	7776051070000142	MP	10/31/06	10/31/06	09/20/06
	335 \$	59.00	12/08/06	7776051070000149	MP	10/19/06	10/19/06	09/13/06
	336 \$	59.00	12/08/06	7776051070000149	MP	10/24/06	10/24/06	09/13/06
	337 \$	00.00	12/11/06	7776050970000154	MP	11/09/06	11/09/06	05/20/97
	338 \$	221.00	12/11/06	7776051060000097	MP	11/15/06	11/15/06	12/20/05
	339 \$	76.00	12/11/06	7776051070000185	MP	11/15/06	11/15/06	10/20/06
	340 \$	91.00	12/11/06	7776051070000125	MP	10/04/06	10/04/06	09/13/06
	341 \$	209.24	12/11/06	7776051070000142	MP	11/10/06	11/10/06	09/20/06
	342 \$	236.84	12/11/06	7776051070000125	MP	11/10/06	11/10/06	09/13/06
	343 \$	194.48	12/11/06	7776051060000055	MP	11/08/06	11/08/06	05/01/06
	345 \$	1,400.00	12/11/06	7776050960000080	MP	11/15/06	11/15/06	02/22/96
	347 \$	90.00	12/12/06	7776051060000055	MP	11/07/06	11/07/06	05/01/06
	348 \$	90.00	12/12/06	7776051060000097	MP	10/19/06	10/19/06	12/20/05
	349 \$	272.00	12/12/06	7776051070000125	MP	10/18/06	10/18/06	09/13/06
	350 \$	9,163.03	12/12/06	7776051070000116	MP	09/01/06	09/01/06	08/11/06
	351 \$	489.00	12/12/06	7776051070000125	MP	11/03/06	11/03/06	09/13/06
	354 \$	25.00	12/12/06	7776051060000055	MP	09/15/06	09/15/06	05/01/06
	356 \$	632.96	12/12/06	7776051070000142	MP	10/06/06	10/11/06	09/20/06
	357 \$	428.12	12/12/06	7776051060000097	MP	10/02/06	10/04/06	12/20/05
	358 \$	720.00	12/12/06	7776051060000055	MP	10/06/06	10/12/06	05/01/06
	363 \$	555.08	12/12/06	7776051070000125	MP	10/09/06	10/12/06	09/13/06
	364 \$	197.96	12/12/06	7776051070000125	MP	10/30/06	10/30/06	09/13/06
	365 \$	272.40	12/12/06	7776051070000142	MP	10/31/06	10/31/06	09/20/06
	366 \$	587.00	12/12/06	7776051070000116	MP	11/01/06	11/06/06	08/11/06
	367 \$	272.28	12/12/06	7776051060000055	MP	10/25/06	10/26/06	05/01/06
	368 \$	627.92	12/12/06	7776051060000097	MP	10/23/06	10/27/06	12/20/05
	369 \$	160.84	12/12/06	7776051060000112	MP	10/30/06	10/30/06	04/05/06
	370 \$	625.28	12/12/06	7776051060000112	MP	10/23/06	10/27/06	04/05/06
	371 \$	194.60	12/12/06	7776051060000097	MP	10/30/06	10/30/06	12/20/05
	372 \$	116.68	12/12/06	7776051060000055	MP	11/01/06	11/01/06	05/01/06
	373 \$	308.68	12/12/06	7776051060000112	MP	11/01/06	11/03/06	04/05/06
	374 \$	791.76	12/12/06	7776051070000125	MP	11/01/06	11/08/06	09/13/06
	376 \$	875.00	12/12/06	7776051050000007	MP	03/27/06	08/07/06	07/02/04
	377 \$	840.00	12/12/06	7776051060000055	MP	09/27/06	09/27/06	05/01/06
	379 \$	1,080.00	12/12/06	7776051070000116	MP	09/01/06	09/01/06	08/11/06
	380 \$	1,440.00	12/12/06	7776051070000185	MP	10/23/06	10/23/06	10/20/06
	381 \$	82.00	12/12/06	7776051070000149	MP	10/31/06	10/31/06	09/13/06
	382 \$	20.00	12/12/06	7776051060000097	MP	05/08/06	05/08/06	12/20/05
	383 \$	144.02	12/12/06	7776051070000125	MP	10/19/06	10/21/06	09/13/06
	384 \$	236.00	12/12/06	7776051070000142	MP	10/25/06	10/25/06	09/20/06
	386 \$	90.00	12/13/06	7776051060000102	MP	10/27/06	10/27/06	11/22/05
	387 \$	90.00	12/13/06	7776051070000142	MP	11/28/06	11/28/06	09/20/06
	388 \$	131.00	12/13/06	7776051070000185	MP	10/21/06	10/21/06	10/20/06
	389 \$	242.00	12/13/06	7776051070000125	MP	11/08/06	11/08/06	09/13/06
	390 \$	9,768.00	12/13/06	7776051070000116	MP	09/01/06	09/01/06	08/11/06
	391 \$	510.00	12/13/06	7776051070000050	MP	07/26/06	07/26/06	07/25/06
	392 \$	130.00	12/13/06	7776051070000116	MP	08/30/06	08/30/06	08/11/06
	393 \$	3,087.20	12/13/06	7776051060000112	MP	07/03/06	07/27/06	04/05/06
	396 \$	489.00	12/13/06	7776051060000106	MP	10/10/06	10/10/06	09/19/05
	397 \$	30.00	12/13/06	7776051060000103	MP	04/28/06	04/28/06	04/28/06
	401 \$	402.56	12/13/06	7776051060000077	MP	03/09/06	03/09/06	03/09/06
	402 \$	90.00	12/13/06	7776051070000142	MP	11/14/06	11/14/06	09/20/06
	403 \$	311.12	12/13/06	7776051060000106	MP	11/20/06	11/22/06	09/19/05
	404 \$	428.12	12/13/06	7776051060000097	MP	11/13/06	11/15/06	12/20/05
	407 \$	8,364.00	12/13/06	7776051070000185	MP	10/23/06	10/23/06	10/20/06

TRRBOE 06-07 WC Paid Register Analysis
Who Paid How Much

LT_status	Check_	Amount	Transaction_date	PDS_claim_	Payment_code	Pmt_from_date	Pmt_to_date	Date_of_injury
	408 \$	10,144.00	12/13/06	7776051070000116	MP	09/01/06	09/01/06	08/11/06
	409 \$	59.00	12/13/06	7776051070000149	MP	11/08/06	11/08/06	09/13/06
	410 \$	59.00	12/13/06	7776051070000149	MP	11/22/06	11/22/06	09/13/06
	411 \$	33.60	12/13/06	7776051060000097	MP	10/02/06	10/02/06	12/20/05
	415 \$	434.76	12/14/06	7776051070000125	MP	11/13/06	11/15/06	09/13/06
	416 \$	198.04	12/14/06	7776051060000097	MP	11/10/06	11/10/06	12/20/05
	421 \$	197.12	12/14/06	7776051070000116	MP	11/10/06	11/10/06	08/11/06
	424 \$	412.82	12/14/06	7776051050000007	MP	05/25/06	07/10/06	07/02/04
	425 \$	278.00	12/14/06	7776051070000125	MP	11/22/06	11/22/06	09/13/06
	426 \$	462.00	12/18/06	7776050930000076	CP	12/10/06	12/23/06	07/01/92
	427 \$	464.24	12/18/06	7776050950000110	CP	12/10/06	12/23/06	08/02/94
	428 \$	630.00	12/18/06	7776050970000111	CP	12/10/06	12/23/06	10/16/96
	429 \$	441.00	12/18/06	7776051000000074	CP	12/10/06	12/23/06	10/22/99
	430 \$	573.44	12/18/06	7776051000000082	CP	12/10/06	12/23/06	03/04/00
	431 \$	462.56	12/18/06	7776051020000067	CP	12/10/06	12/23/06	05/06/02
	432 \$	596.00	12/18/06	7776051040000087	CP	12/10/06	12/23/06	11/04/03
	433 \$	401.54	12/18/06	7776051060000112	CP	12/10/06	12/23/06	04/05/06
	434 \$	700.00	12/18/06	7776051060000097	CP	12/10/06	12/23/06	12/20/05
	434 \$	(700.00)	01/18/07	7776051060000097	VO	12/10/06	12/23/06	12/20/05
	435 \$	658.84	12/18/06	7776051070000125	CP	12/10/06	12/23/06	09/13/06
	436 \$	1,382.00	12/18/06	7776051070000149	CP	12/10/06	12/23/06	09/13/06
	437 \$	1,382.00	12/18/06	7776051070000173	CP	12/10/06	12/23/06	09/20/06
	438 \$	1,382.00	12/18/06	7776051070000185	CP	12/10/06	12/23/06	10/20/06
	439 \$	206.00	12/18/06	7776051060000073	MP	03/20/06	04/21/06	03/09/06
	440 \$	257.40	12/18/06	7776051070000116	MP	10/23/06	10/23/06	08/11/06
	441 \$	174.00	12/18/06	7776051070000142	MP	11/20/06	11/20/06	09/20/06
	442 \$	388.90	12/21/06	7776051060000106	MP	11/27/06	11/30/06	09/19/05
	443 \$	243.10	12/21/06	7776051070000125	MP	11/27/06	11/27/06	09/13/06
	446 \$	632.45	12/21/06	7776051070000125	MP	12/01/06	12/06/06	09/13/06
	451 \$	215.05	12/26/06	7776051060000112	MP	11/13/06	11/13/06	04/05/06
	452 \$	437.65	12/26/06	7776051070000116	MP	11/20/06	11/22/06	06/11/06
	453 \$	863.10	12/26/06	7776051060000106	MP	11/09/06	11/16/06	09/19/05
	454 \$	770.40	12/26/06	7776051070000116	MP	11/13/06	11/17/06	06/11/06
	455 \$	428.00	12/27/06	7776050870000124	EM	12/04/06	12/26/06	09/27/86
	456 \$	630.02	12/28/06	7776051050000007	MP	12/14/06	12/14/06	07/02/04
	456 \$	31.66	12/26/06	7776051070000230	MP	12/15/06	12/15/06	12/07/06
	457 \$	122.00	12/28/06	7776051070000149	MP	10/06/06	10/06/06	09/13/06
	458 \$	506.00	12/28/06	7776051070000204	MP	11/17/06	11/17/06	10/30/06
	459 \$	120.50	12/28/06	7776050970000154	LP	09/26/06	09/26/06	05/20/97
	460 \$	71.50	12/28/06	7776050970000154	LP	07/07/06	07/07/06	05/20/97
	461 \$	600.08	12/28/06	7776050970000154	MP	06/05/06	06/05/06	05/20/97
	462 \$	32.00	12/28/06	7776051070000218	MP	11/29/06	11/29/06	11/28/06
	464 \$	175.00	12/28/06	7776051050000007	MP	11/13/06	11/13/06	07/02/04
	465 \$	156.00	12/28/06	7776051040000153	EP	12/06/06	12/06/06	02/03/04
	466 \$	648.00	12/28/06	7776051070000116	MP	11/30/06	11/30/06	08/11/06
	468 \$	65.99	01/02/07	7776050930000076	CP	12/24/06	12/25/06	07/01/92
	469 \$	464.24	01/02/07	7776050950000110	CP	12/24/06	01/06/07	08/02/94
	470 \$	630.00	01/02/07	7776050970000111	CP	12/24/06	01/06/07	10/16/96
	471 \$	441.00	01/02/07	7776051000000074	CP	12/24/06	01/06/07	10/22/99
	472 \$	573.44	01/02/07	7776051000000082	CP	12/24/06	01/06/07	03/04/00
	473 \$	462.56	01/02/07	7776051020000067	CP	12/24/06	01/06/07	05/06/02
	474 \$	596.00	01/02/07	7776051040000087	CP	12/24/06	01/06/07	11/04/03
	475 \$	401.54	01/02/07	7776051060000112	CP	12/24/06	01/06/07	04/05/06
	476 \$	658.84	01/02/07	7776051070000125	CP	12/24/06	01/06/07	09/13/06
	477 \$	1,382.00	01/02/07	7776051070000149	CP	12/24/06	01/06/07	09/13/06
	477 \$	(1,382.00)	02/28/07	7776051070000149	VO	12/24/06	01/06/07	09/13/06
	478 \$	1,382.00	01/02/07	7776051070000173	CP	12/24/06	01/06/07	09/20/06
	479 \$	1,382.00	01/02/07	7776051070000185	CP	12/24/06	01/06/07	10/20/06
	480 \$	383.36	01/02/07	7776051060000112	MP	12/01/06	12/01/06	04/05/06
	481 \$	237.00	01/02/07	7776051070000218	MP	12/07/06	12/07/06	11/28/06
	482 \$	155.56	01/02/07	7776051060000106	MP	12/04/06	12/04/06	09/19/05
	483 \$	164.00	01/02/07	7776051070000149	MP	12/15/06	12/18/06	09/13/06
	484 \$	5.39	01/02/07	7776051030000084	MP	05/13/06	05/13/06	08/28/02
	485 \$	527.72	01/02/07	7776050970000154	MP	05/31/06	07/07/06	05/20/97
	486 \$	1,112.33	01/02/07	7776050870000124	MP	05/05/06	07/31/06	09/27/86
	487 \$	460.00	01/02/07	7776051070000125	MP	10/18/06	10/18/06	09/13/06
	488 \$	599.00	01/02/07	7776051070000149	MP	09/13/06	09/13/06	09/13/06
	489 \$	87.78	01/02/07	7776051070000125	MP	11/22/06	11/22/06	09/13/06
	490 \$	174.00	01/02/07	7776051070000125	MP	12/18/06	12/18/06	09/13/06
	491 \$	176.00	01/02/07	7776051070000116	MP	12/06/06	12/06/06	08/11/06
	492 \$	30.41	01/03/07	7776050870000124	MP	12/26/06	12/26/06	09/27/86
	492 \$	9.25	01/03/07	7776051070000230	MP	12/14/06	12/14/06	12/07/06
	493 \$	41.00	01/03/07	7776051060000227	MP	10/09/06	10/09/06	12/23/05
	494 \$	41.00	01/03/07	7776051060000226	MP	10/02/06	10/02/06	12/09/05
	495 \$	41.00	01/03/07	7776051060000226	MP	10/16/06	10/16/06	12/09/05
	496 \$	366.00	01/03/07	7776051070000125	MP	11/29/06	11/29/06	09/13/06
	500 \$	489.00	01/03/07	7776051060000226	MP	10/10/06	10/10/06	12/09/05
	501 \$	90.00	01/03/07	7776050970000009	MP	12/05/06	12/05/06	09/10/96
	503 \$	116.68	01/03/07	7776051060000106	MP	12/11/06	12/11/06	09/19/05
	505 \$	895.16	01/03/07	7776051070000125	MP	12/08/06	12/15/06	09/13/06

TRRBOE 06-07 WC Paid Register Analysis
Who Paid How Much

LT_status	Check__	Amount	Transaction_date	PDS_claim__	Payment_code	Pmt_from_date	Pmt_to_date	Date_of_injury
	506 \$	82.00	01/03/07	7776051070000149	MP	12/11/06	12/11/06	09/13/06
	507 \$	89.00	01/03/07	7776051070000125	MP	11/28/06	11/28/06	09/13/06
	508 \$	156.72	01/03/07	7776051070000125	MP	12/06/06	12/06/06	09/13/06
	512 \$	2,219.70	01/08/07	7776051070000142	MP	10/30/06	10/30/06	09/20/06
	513 \$	2,251.40	01/08/07	7776051070000142	MP	11/27/06	11/27/06	09/20/06
	514 \$	972.80	01/08/07	7776051070000142	MP	11/24/06	11/30/06	09/20/06
	515 \$	1,215.80	01/08/07	7776051070000142	MP	12/01/06	12/07/06	09/20/06
	516 \$	700.32	01/08/07	7776051070000142	MP	12/11/06	12/14/06	09/20/06
	518 \$	739.24	01/08/07	7776051070000142	MP	12/18/06	12/21/06	09/20/06
	519 \$	467.04	01/08/07	7776051070000125	MP	12/18/06	12/20/06	09/13/06
	520 \$	272.24	01/08/07	7776051060000106	MP	12/14/06	12/18/06	09/19/05
	521 \$	236.92	01/08/07	7776051070000218	MP	12/19/06	12/19/06	11/28/06
	522 \$	144.32	01/08/07	7776051070000218	MP	12/22/06	12/22/06	11/28/06
	523 \$	824.04	01/08/07	7776051070000142	MP	10/13/06	10/20/06	09/20/06
	524 \$	870.76	01/08/07	7776051070000142	MP	11/02/06	11/08/06	09/20/06
	525 \$	622.48	01/08/07	7776051070000142	MP	11/17/06	11/21/06	09/20/06
	526 \$	481.56	01/08/07	7776051070000142	MP	11/13/06	11/15/06	09/20/06
	527 \$	10,375.64	01/08/07	7776051060000112	MP	12/21/06	12/21/06	04/05/06
	528 \$	720.00	01/08/07	7776051070000142	MP	11/27/06	11/27/06	09/20/06
	529 \$	2,892.80	01/08/07	7776051070000142	MP	11/27/06	11/27/06	09/20/06
	530 \$	648.00	01/08/07	7776051070000142	MP	11/25/06	11/25/06	09/20/06
	531 \$	82.00	01/09/07	7776051070000149	MP	12/21/06	12/21/06	09/13/06
	532 \$	90.00	01/10/07	7776051030000058	MP	11/13/06	11/13/06	07/24/02
	533 \$	206.48	01/11/07	7776051050000007	MP	01/02/07	01/02/07	07/02/04
	533 \$	55.59	01/11/07	7776051070000218	MP	12/28/06	12/29/06	11/28/06
	534 \$	151.40	01/11/07	7776051030000084	MP	07/02/04	07/02/04	08/28/02
	535 \$	30.00	01/11/07	7776051030000084	MP	03/26/04	03/26/04	08/28/02
	536 \$	700.32	01/11/07	7776051070000142	MP	12/26/06	12/28/06	09/20/06
	537 \$	678.08	01/11/07	7776051070000125	MP	12/26/06	12/29/06	09/13/06
	538 \$	162.61	01/11/07	7776051060000112	MP	11/14/06	11/14/06	04/05/06
	539 \$	188.00	01/11/07	7776051070000125	MP	11/03/06	11/03/06	09/13/06
	540 \$	82.00	01/11/07	7776051070000149	MP	11/30/06	11/30/06	09/13/06
	541 \$	144.00	01/12/07	7776051070000149	MP	12/01/06	12/01/06	09/13/06
	542 \$	177.00	01/12/07	7776051070000048	MP	12/08/06	12/08/06	07/31/06
	543 \$	12,968.45	01/12/07	7776051070000125	MP	10/06/06	10/06/06	09/13/06
	544 \$	122.00	01/12/07	7776051070000125	MP	12/06/06	12/06/06	09/13/06
	546 \$	41.00	01/12/07	7776050970000111	MP	03/01/04	03/01/04	10/16/96
	547 \$	393.00	01/12/07	7776051030000084	MP	12/27/04	12/27/04	08/28/02
	548 \$	900.00	01/12/07	7776051050000094	MP	03/03/05	03/03/05	12/10/04
	549 \$	368.00	01/12/07	7776050970000111	MP	02/24/04	02/24/04	10/16/96
	550 \$	355.00	01/12/07	7776050970000111	MP	08/10/04	08/10/04	10/16/96
	551 \$	6,421.00	01/12/07	7776051070000125	MP	10/06/06	10/06/06	09/13/06
	552 \$	1,080.00	01/12/07	7776051070000204	MP	12/21/06	12/21/06	10/30/08
	553 \$	464.24	01/16/07	7776050950000110	CP	01/07/07	01/20/07	08/02/94
	554 \$	630.00	01/16/07	7776050970000111	CP	01/07/07	01/20/07	10/16/96
	555 \$	441.00	01/16/07	7776051000000074	CP	01/07/07	01/20/07	10/22/99
	556 \$	573.44	01/16/07	7776051000000082	CP	01/07/07	01/20/07	03/04/00
	557 \$	462.56	01/16/07	7776051020000067	CP	01/07/07	01/20/07	05/06/02
	558 \$	596.00	01/16/07	7776051040000087	CP	01/07/07	01/20/07	11/04/03
	559 \$	401.54	01/16/07	7776051060000112	CP	01/07/07	01/20/07	04/05/06
	560 \$	658.84	01/18/07	7776051070000125	CP	01/07/07	01/20/07	09/13/06
	561 \$	658.84	01/16/07	7776051070000125	CP	01/07/07	01/20/07	09/13/06
	561 \$	(658.84)	02/28/07	7776051070000125	VO	01/07/07	01/20/07	09/13/06
	562 \$	1,382.00	01/16/07	7776051070000173	CP	01/07/07	01/20/07	09/20/06
	563 \$	1,382.00	01/16/07	7776051070000185	CP	01/07/07	01/20/07	10/20/06
	565 \$	75.07	01/16/07	7776051070000173	MP	10/09/06	10/09/06	09/20/06
	566 \$	235.00	01/17/07	7776051070000125	MP	11/03/06	11/03/06	09/13/06
	567 \$	606.14	01/18/07	7776050870000124	MP	01/04/07	01/04/07	09/27/86
	567 \$	443.84	01/18/07	7776051050000007	MP	01/08/07	01/08/07	07/02/04
	567 \$	55.87	01/18/07	7776051070000204	MP	01/09/07	01/09/07	10/30/06
	567 \$	14.29	01/18/07	7776051070000242	MP	01/09/07	01/09/07	01/09/07
	569 \$	68.00	01/19/07	7776051070000230	MP	12/07/06	12/07/06	12/07/06
	571 \$	415.00	01/19/07	7776051070000125	MP	11/28/06	11/28/06	09/13/06
	573 \$	1,528.32	01/19/07	7776051070000125	MP	11/28/06	11/28/06	09/13/06
	574 \$	11,048.36	01/19/07	7776051070000204	MP	12/21/06	12/21/06	10/30/06
	575 \$	82.00	01/19/07	7776051070000149	MP	12/26/06	12/26/06	09/13/06
	577 \$	90.00	01/22/07	7776051060000112	MP	11/14/06	11/14/06	04/05/06
	578 \$	90.00	01/22/07	7776051060000112	MP	10/18/06	10/18/06	04/05/06
	579 \$	539.52	01/22/07	7776051050000007	MP	08/30/06	08/30/06	07/02/04
	580 \$	700.40	01/23/07	7776051070000142	MP	01/02/07	01/04/07	09/20/06
	581 \$	895.08	01/23/07	7776051070000125	MP	01/02/07	01/08/07	09/13/06
	582 \$	403.88	01/23/07	7776051060000112	MP	01/04/07	01/08/07	04/05/06
	583 \$	150.00	01/23/07	7776051060000112	MP	12/21/06	12/21/06	04/05/06
	584 \$	5.63	01/24/07	7776051070000242	MP	01/11/07	01/11/07	01/09/07
	585 \$	475.00	01/24/07	7776051070000185	MP	10/20/06	10/20/06	10/20/06
	587 \$	274.00	01/24/07	7776051070000218	MP	01/09/07	01/09/07	11/28/06
	588 \$	90.00	01/24/07	7776051070000142	MP	01/09/07	01/09/07	09/20/06
	589 \$	131.00	01/24/07	7776051060000112	MP	01/10/07	01/10/07	04/05/06
	590 \$	122.00	01/24/07	7776051070000125	MP	12/20/06	12/20/06	09/13/06
	591 \$	274.00	01/24/07	7776051070000230	MP	12/21/06	12/21/06	12/07/06

TRRBOE 06-07 WC Paid Register Analysis
Who Paid How Much

LT_status	Check	Amount	Transaction_date	PDS_claim	Payment_code	Pmt_from_date	Pmt_to_date	Date_of_injury
	593	\$ 79.60	01/24/07	7776051070000125	MP	11/28/06	11/28/06	09/13/06
	594	\$ 22.80	01/24/07	7776051070000230	MP	12/07/06	12/07/06	12/07/06
	595	\$ 44.80	01/24/07	7776051070000125	MP	11/28/06	11/28/06	09/13/06
	597	\$ 3,199.20	01/24/07	7776051060000112	MP	06/05/06	06/28/06	04/05/06
	598	\$ 489.00	01/24/07	7776051070000218	MP	01/03/07	01/03/07	11/28/06
	600	\$ 92.00	01/24/07	7776051070000242	MP	01/09/07	01/09/07	01/09/07
	606	\$ 587.12	01/24/07	7776051070000218	MP	12/11/06	12/14/06	11/28/06
	607	\$ 555.08	01/24/07	7776051070000218	MP	12/26/06	12/28/06	11/28/06
	608	\$ 392.60	01/24/07	7776051070000185	MP	01/09/07	01/09/07	10/20/06
	610	\$ 710.00	01/24/07	7776051060000112	MP	12/22/06	12/22/06	04/05/06
	611	\$ 710.00	01/24/07	7776051070000204	MP	12/22/06	12/22/06	10/30/06
	612	\$ 1,935.00	01/24/07	7776051060000112	MP	12/21/06	12/21/06	04/05/06
	613	\$ 333.00	01/24/07	7776051070000185	MP	10/20/06	10/20/06	10/20/06
	614	\$ 975.00	01/24/07	7776051060000102	MP	11/16/06	11/16/06	11/22/05
	615	\$ 87.78	01/24/07	7776051070000125	MP	10/23/06	10/23/06	09/13/06
	618	\$ 90.00	01/25/07	7776051060000097	MP	12/21/06	12/21/06	12/20/05
	619	\$ 63.00	01/25/07	7776051070000173	MP	01/05/07	01/05/07	09/20/06
	623	\$ 1,351.34	01/25/07	7776051070000173	MP	12/12/06	12/12/06	09/20/06
	626	\$ 598.64	01/26/07	7776051060000112	MP	01/11/07	01/12/07	04/05/06
	627	\$ 6.26	01/30/07	7776051070000218	MP	01/16/07	01/16/07	11/28/06
	627	\$ 173.85	01/30/07	7776051070000242	MP	01/15/07	01/17/07	01/09/07
	628	\$ 464.24	01/30/07	7776050950000110	CP	01/21/07	02/03/07	08/02/94
	629	\$ 630.00	01/30/07	7776050970000111	CP	01/21/07	02/03/07	10/16/96
	630	\$ 441.00	01/30/07	7776051000000074	CP	01/21/07	02/03/07	10/22/99
	631	\$ 573.44	01/30/07	7776051000000082	CP	01/21/07	02/03/07	03/04/00
	632	\$ 596.00	01/30/07	7776051040000087	CP	01/21/07	02/03/07	11/04/03
	633	\$ 401.54	01/30/07	7776051060000112	CP	01/21/07	02/03/07	04/05/06
	634	\$ 658.84	01/30/07	7776051070000125	CP	01/21/07	02/03/07	09/13/06
	635	\$ 1,382.00	01/30/07	7776051070000173	CP	01/21/07	02/03/07	09/20/06
	636	\$ 1,382.00	01/30/07	7776051070000185	CP	01/21/07	02/03/07	10/20/06
	637	\$ 1,031.25	01/30/07	7776051070000242	CP	01/10/07	02/03/07	01/09/07
	638	\$ 234.40	01/30/07	7776051060000226	MP	09/11/06	09/11/06	12/09/05
	639	\$ 891.00	01/30/07	7776051060000226	MP	10/30/06	11/13/06	12/09/05
	640	\$ 1,088.00	01/30/07	7776051070000230	MP	12/07/06	12/07/06	12/07/06
	641	\$ 1,335.68	01/30/07	7776051070000230	MP	12/07/06	12/07/06	12/07/06
	642	\$ 535.15	01/30/07	7776051060000097	MP	11/17/06	11/20/06	12/20/05
	643	\$ 739.48	01/30/07	7776051060000097	MP	11/01/06	11/08/06	12/20/05
	644	\$ 1,127.24	01/30/07	7776051060000226	MP	11/10/06	11/10/06	12/09/05
	645	\$ 125.00	01/30/07	7776051070000204	MP	12/15/06	12/15/06	10/30/06
	647	\$ 90.00	01/31/07	7776051060000106	MP	12/29/06	12/29/06	09/19/05
	648	\$ 212.00	01/31/07	7776051070000149	MP	12/29/06	12/29/06	09/13/06
	649	\$ 41.00	01/31/07	7776051060000227	MP	12/18/06	12/18/06	12/23/05
	650	\$ 74.10	01/31/07	7776051070000050	MP	07/26/06	07/26/06	07/25/06
	651	\$ 489.00	01/31/07	7776051070000242	MP	01/11/07	01/11/07	01/09/07
	652	\$ 236.88	01/31/07	7776051070000185	MP	01/11/07	01/11/07	10/20/06
	653	\$ 237.00	01/31/07	7776051070000242	MP	01/17/07	01/17/07	01/09/07
	655	\$ 582.56	01/31/07	7776051070000125	MP	11/17/06	11/22/06	09/13/06
	656	\$ 365.78	01/31/07	7776051060000097	MP	07/17/06	07/17/06	12/20/05
	657	\$ 1,920.00	01/31/07	7776051070000125	MP	10/06/06	10/06/06	09/13/06
	659	\$ 102.00	02/02/07	7776051060000112	MP	12/27/06	12/27/06	04/05/06
	660	\$ 41.00	02/02/07	7776051030000084	MP	01/14/05	01/14/05	08/28/02
	661	\$ 428.00	02/05/07	7776050870000124	EM	01/08/07	01/29/07	09/27/86
	663	\$ 90.00	02/05/07	7776051060000112	MP	01/10/07	01/10/07	04/05/06
	664	\$ 4,365.00	02/05/07	7776051060000055	MP	09/27/06	09/27/06	05/01/06
	665	\$ 90.00	02/05/07	7776051060000112	MP	01/04/07	01/04/07	04/05/06
	667	\$ 217.81	02/05/07	7776051070000218	MP	01/16/07	01/16/07	11/28/06
	668	\$ 489.00	02/05/07	7776051070000230	MP	12/13/06	12/13/06	12/07/06
	673	\$ 155.60	02/05/07	7776051070000142	MP	01/17/07	01/17/07	09/20/06
	674	\$ 311.36	02/05/07	7776051070000125	MP	01/15/07	01/15/07	09/13/06
	675	\$ 170.28	02/05/07	7776051060000112	MP	01/15/07	01/15/07	04/05/06
	676	\$ 236.84	02/05/07	7776051060000112	MP	01/18/07	01/18/07	04/05/06
	677	\$ 197.96	02/05/07	7776051060000112	MP	01/19/07	01/19/07	04/05/06
	678	\$ 233.52	02/05/07	7776051070000125	MP	01/17/07	01/17/07	09/13/06
	679	\$ 48.25	02/06/07	7776051070000242	MP	01/23/07	01/23/07	01/09/07
	680	\$ 303.80	02/06/07	7776050980000151	MP	01/29/07	01/29/07	09/29/97
	681	\$ 245.00	02/06/07	7776051070000125	MP	01/25/07	01/25/07	09/13/06
	683	\$ 464.24	02/13/07	7776050950000110	CP	02/04/07	02/17/07	08/02/94
	684	\$ 630.00	02/13/07	7776050970000111	CP	02/04/07	02/17/07	10/16/96
	685	\$ 441.00	02/13/07	7776051000000074	CP	02/04/07	02/17/07	10/22/99
	686	\$ 573.44	02/13/07	7776051000000082	CP	02/04/07	02/17/07	03/04/00
	687	\$ 596.00	02/13/07	7776051040000087	CP	02/04/07	02/17/07	11/04/03
	688	\$ 401.54	02/13/07	7776051060000112	CP	02/04/07	02/17/07	04/05/06
	689	\$ 10,167.57	02/13/07	7776051060000055	CP	11/07/06	02/17/07	05/01/06
	690	\$ 658.84	02/13/07	7776051070000125	CP	02/04/07	02/17/07	09/13/06
	691	\$ 1,382.00	02/13/07	7776051070000173	CP	02/04/07	02/17/07	09/20/06
	692	\$ 1,382.00	02/13/07	7776051070000185	CP	02/04/07	02/17/07	10/20/06
	693	\$ 577.50	02/13/07	7776051070000242	CP	02/04/07	02/17/07	01/09/07
	694	\$ 214.00	02/14/07	7776051070000125	MP	01/17/07	01/17/07	09/13/06
	695	\$ 214.00	02/14/07	7776051070000125	MP	01/24/07	01/24/07	09/13/06
	696	\$ 486.00	02/14/07	7776051070000125	MP	01/30/07	01/30/07	09/13/06

TRRBOE 06-07 WC Paid Register Analysis
Who Paid How Much

LT_status	Check__	Amount	Transaction_date	PDS_claim__	Payment_code	Pmt_from_date	Pmt_to_date	Date_of_injury
	699 \$	155.64	02/15/07	7776051070000125	MP	01/24/07	01/24/07	09/13/06
	700 \$	636.20	02/16/07	7776050870000124	MP	01/25/07	01/25/07	09/27/86
	700 \$	30.41	02/16/07	7776050870000124	MP	11/29/06	11/29/06	09/27/86
	700 \$	654.51	02/16/07	7776050970000009	MP	12/07/06	02/06/07	09/10/96
	700 \$	760.09	02/16/07	7776051050000007	MP	12/08/06	02/05/07	07/02/04
	700 \$	3.01	02/16/07	7776051060000226	MP	09/23/06	09/23/06	12/09/05
	700 \$	7.16	02/16/07	7776051070000173	MP	09/22/06	09/22/06	09/20/06
	700 \$	75.92	02/16/07	7776051070000218	MP	11/29/06	12/05/06	11/28/06
	700 \$	48.55	02/16/07	7776051070000230	MP	01/26/07	01/29/07	12/07/06
	700 \$	68.09	02/16/07	7776051070000256	MP	01/30/07	01/30/07	01/30/07
	700 \$	40.13	02/16/07	7776051070000256	MP	02/05/07	02/05/07	01/30/07
	702 \$	159.00	02/16/07	7776051070000230	MP	02/01/07	02/01/07	12/07/06
	703 \$	222.20	02/16/07	7776051060000112	MP	01/24/07	01/24/07	04/05/06
	704 \$	222.20	02/16/07	7776051060000112	MP	01/25/07	01/25/07	04/05/06
	705 \$	194.52	02/16/07	7776051070000125	MP	01/23/07	01/23/07	09/13/06
	706 \$	155.64	02/16/07	7776051070000125	MP	01/26/07	01/26/07	09/13/06
	707 \$	236.88	02/16/07	7776051070000185	MP	01/15/07	01/15/07	10/20/06
	708 \$	236.88	02/16/07	7776051070000185	MP	01/17/07	01/17/07	10/20/06
	709 \$	222.20	02/16/07	7776051070000185	MP	01/19/07	01/19/07	10/20/06
	710 \$	236.88	02/16/07	7776051070000185	MP	01/22/07	01/22/07	10/20/06
	711 \$	222.20	02/16/07	7776051070000185	MP	01/24/07	01/24/07	10/20/06
	712 \$	194.56	02/16/07	7776051070000142	MP	01/22/07	01/22/07	09/20/06
	713 \$	155.64	02/16/07	7776051070000142	MP	01/24/07	01/24/07	09/20/06
	714 \$	222.20	02/16/07	7776051060000112	MP	01/29/07	01/29/07	04/05/06
	715 \$	194.52	02/16/07	7776051070000185	MP	01/29/07	01/29/07	10/20/06
	716 \$	194.56	02/16/07	7776051070000142	MP	01/29/07	01/29/07	09/20/06
	717 \$	884.00	02/16/07	7776051060000097	MP	06/14/06	06/23/06	12/20/05
	718 \$	668.52	02/16/07	7776051060000097	MP	06/26/06	06/30/06	12/20/05
	719 \$	175.00	02/16/07	7776051050000007	MP	01/13/06	08/07/06	07/02/04
	720 \$	350.00	02/16/07	7776051050000007	MP	12/11/06	01/08/07	07/02/04
	721 \$	41.33	02/16/07	7776051070000125	MP	11/08/06	11/08/06	09/13/06
	722 \$	1,620.00	02/16/07	7776051070000125	MP	12/22/06	12/22/06	09/13/06
	723 \$	223.80	02/20/07	7776051060000004	MP	01/15/07	01/15/07	08/05/05
	724 \$	30.00	02/20/07	7776051070000270	MP	02/02/07	02/02/07	01/14/07
	726 \$	1,025.68	02/20/07	7776051060000097	MP	07/07/06	07/14/06	12/20/05
	727 \$	715.24	02/20/07	7776051060000097	MP	07/17/06	07/20/06	12/20/05
	728 \$	650.40	02/20/07	7776051060000097	MP	07/24/06	07/28/06	12/20/05
	729 \$	700.56	02/20/07	7776051060000097	MP	09/27/06	09/29/06	12/20/05
	731 \$	205.00	02/21/07	7776051070000173	MP	09/28/06	10/16/06	09/20/06
	735 \$	875.00	02/22/07	7776051010000179	MP	12/12/06	12/12/06	11/30/00
	737 \$	359.60	02/23/07	7776051060000226	MP	09/11/06	09/11/06	12/09/05
	738 \$	49.00	02/23/07	7776051060000227	MP	10/09/06	10/09/06	12/23/05
	739 \$	49.00	02/23/07	7776051060000226	MP	10/02/06	10/02/06	12/09/05
	741 \$	699.00	02/23/07	7776051060000226	MP	10/30/06	11/13/06	12/09/05
	742 \$	49.00	02/23/07	7776051060000227	MP	12/18/06	12/18/06	12/23/05
	743 \$	49.00	02/23/07	7776051060000226	MP	10/16/06	10/16/06	12/09/05
	744 \$	85.00	02/23/07	7776050980000078	LP	01/23/07	01/23/07	10/08/97
	745 \$	875.00	02/23/07	7776051050000007	MP	12/21/06	12/21/06	07/02/04
	746 \$	464.24	02/27/07	7776050950000110	CP	02/18/07	03/03/07	08/02/94
	747 \$	630.00	02/27/07	7776050970000111	CP	02/18/07	03/03/07	10/16/96
	748 \$	441.00	02/27/07	7776051000000074	CP	02/18/07	03/03/07	10/22/99
	749 \$	573.44	02/27/07	7776051000000082	CP	02/18/07	03/03/07	03/04/00
	750 \$	1,387.68	02/27/07	7776051020000067	CP	01/21/07	03/03/07	05/06/02
	751 \$	596.00	02/27/07	7776051040000087	CP	02/18/07	03/03/07	11/04/03
	752 \$	401.54	02/27/07	7776051060000112	CP	02/18/07	03/03/07	04/05/06
	753 \$	1,382.00	02/27/07	7776051060000055	CP	02/18/07	03/03/07	05/01/06
	754 \$	658.84	02/27/07	7776051070000125	CP	02/18/07	03/03/07	09/13/06
	755 \$	1,382.00	02/27/07	7776051070000173	CP	02/18/07	03/03/07	09/20/06
	756 \$	1,382.00	02/27/07	7776051070000185	CP	02/18/07	03/03/07	10/20/06
	757 \$	577.50	02/27/07	7776051070000242	CP	02/18/07	03/03/07	01/09/07
	757 \$	(577.50)	05/16/07	7776051070000242	VO	02/18/07	03/03/07	01/09/07
	758 \$	71.12	03/02/07	7776051070000256	MP	02/17/07	02/17/07	01/30/07
	760 \$	183.28	03/02/07	7776051070000125	MP	01/31/07	01/31/07	09/13/06
	761 \$	350.12	03/02/07	7776051070000125	MP	02/02/07	02/05/07	09/13/06
	763 \$	466.88	03/02/07	7776051070000125	MP	02/13/07	02/14/07	09/13/06
	764 \$	233.40	03/02/07	7776051070000185	MP	01/31/07	01/31/07	10/20/06
	765 \$	194.52	03/02/07	7776051070000185	MP	02/02/07	02/02/07	10/20/06
	766 \$	194.52	03/02/07	7776051070000185	MP	02/06/07	02/06/07	10/20/06
	767 \$	353.56	03/02/07	7776051070000185	MP	02/12/07	02/14/07	10/20/06
	768 \$	311.32	03/02/07	7776051070000230	MP	01/29/07	01/31/07	12/07/06
	769 \$	233.28	03/02/07	7776051070000230	MP	02/01/07	02/05/07	12/07/06
	770 \$	233.28	03/02/07	7776051070000230	MP	02/12/07	02/14/07	12/07/06
	771 \$	194.56	03/02/07	7776051070000142	MP	01/31/07	01/31/07	09/20/06
	772 \$	389.12	03/02/07	7776051070000142	MP	02/12/07	02/15/07	09/20/06
	773 \$	561.04	03/02/07	7776051060000112	MP	02/12/07	02/15/07	04/05/06
	774 \$	428.08	03/02/07	7776051070000256	MP	02/08/07	02/15/07	01/30/07
	776 \$	96.50	03/05/07	7776051060000112	MP	01/24/07	01/24/07	04/05/06
	777 \$	600.01	03/05/07	7776051070000242	MP	01/23/07	01/23/07	01/09/07
	778 \$	34.80	03/05/07	7776051070000116	MP	08/15/06	08/15/06	08/11/06
	779 \$	389.08	03/05/07	7776051070000142	MP	02/01/07	02/05/07	09/20/06

TRRBOE 06-07 WC Paid Register Analysis
Who Paid How Much

LT_status	Check_	Amount	Transaction_date	PDS_claim_	Payment_code	Pmt_from_date	Pmt_to_date	Date_of_Injury
	780 \$	405.44	03/05/07	7776051060000112	MP	02/01/07	02/05/07	04/05/08
	781 \$	155.64	03/05/07	7776051070000125	MP	02/07/07	02/07/07	09/13/06
	782 \$	233.28	03/05/07	7776051070000230	MP	02/07/07	02/08/07	12/07/06
	783 \$	350.20	03/05/07	7776051070000142	MP	02/07/07	02/08/07	09/20/06
	784 \$	236.88	03/05/07	7776051070000185	MP	02/07/07	02/07/07	10/20/06
	785 \$	197.96	03/05/07	7776051070000185	MP	02/09/07	02/09/07	10/20/06
	786 \$	1,260.12	03/05/07	7776051060000073	MP	05/01/06	05/12/06	03/09/06
	787 \$	1,265.24	03/05/07	7776051060000073	MP	06/01/06	06/15/06	03/09/06
	788 \$	694.52	03/05/07	7776051060000112	MP	06/08/06	06/14/06	04/05/06
	789 \$	481.72	03/05/07	7776051060000112	MP	06/16/06	06/21/06	04/05/06
	790 \$	287.12	03/05/07	7776051060000112	MP	06/28/06	06/29/06	04/05/06
	791 \$	155.60	03/05/07	7776051060000112	MP	02/08/07	02/08/07	04/05/06
	792 \$	183.28	03/05/07	7776051060000112	MP	02/09/07	02/09/07	04/05/06
	794 \$	428.00	03/06/07	7776050870000124	EM	02/05/07	02/26/07	09/27/86
	795 \$	12,808.11	03/06/07	7776051030000084	CM	11/29/06	11/29/06	08/28/02
	795 \$	(12,808.11)	03/09/07	7776051030000084	VO	11/29/06	11/29/06	08/28/02
	796 \$	400.00	03/06/07	7776051030000084	MM	11/29/06	11/29/06	08/28/02
	797 \$	2,971.00	03/06/07	7776051030000084	LM	11/29/06	11/29/06	08/28/02
	798 \$	115.00	03/06/07	7776051030000084	LM	11/29/06	11/29/06	08/28/02
	799 \$	64.89	03/06/07	7776051030000084	LM	11/29/06	11/29/06	08/28/02
	800 \$	4,652.00	03/06/07	7776051030000084	CM	11/29/06	11/29/06	08/28/02
	801 \$	52.46	03/08/07	7776051070000256	MP	02/27/07	02/27/07	01/30/07
	802 \$	412.22	03/08/07	7776051070000242	MP	02/12/07	02/15/07	01/09/07
	803 \$	13,403.11	03/09/07	7776051030000084	CM	11/29/06	11/29/06	08/28/02
	804 \$	16,243.50	03/09/07	7776050960000150	CM	08/16/06	08/16/06	07/21/95
	805 \$	3,672.00	03/09/07	7776050960000150	CM	08/16/06	08/16/06	07/21/95
	806 \$	1,000.00	03/09/07	7776050960000150	MM	08/16/06	08/16/06	07/21/95
	807 \$	85.00	03/09/07	7776050960000150	CM	08/16/06	08/16/06	07/21/95
	808 \$	148.50	03/09/07	7776050960000150	CM	08/16/06	08/16/06	07/21/95
	810 \$	90.00	03/09/07	7776051060000227	MP	06/05/06	06/05/06	12/23/05
	811 \$	214.00	03/09/07	7776051060000227	MP	01/29/07	01/29/07	12/23/05
	812 \$	90.00	03/09/07	7776051070000218	MP	02/20/07	02/20/07	11/28/06
	813 \$	299.41	03/09/07	7776051070000270	MP	02/21/07	02/21/07	01/14/07
	815 \$	194.56	03/09/07	7776051070000125	MP	02/16/07	02/16/07	09/13/06
	816 \$	116.72	03/09/07	7776051070000258	MP	02/16/07	02/16/07	01/30/07
	817 \$	155.60	03/09/07	7776051060000112	MP	02/19/07	02/19/07	04/05/06
	818 \$	155.60	03/09/07	7776051070000185	MP	02/16/07	02/16/07	10/20/06
	819 \$	194.56	03/09/07	7776051070000142	MP	02/16/07	02/16/07	09/20/06
	820 \$	116.64	03/09/07	7776051070000230	MP	02/16/07	02/16/07	12/07/06
	821 \$	8,828.00	03/13/07	7776051030000092	CM	01/10/07	01/10/07	08/20/02
	822 \$	85.00	03/13/07	7776051030000092	LM	01/10/07	01/10/07	08/20/02
	823 \$	11,081.38	03/13/07	7776051050000094	CM	12/20/06	12/20/06	12/10/04
	824 \$	400.00	03/13/07	7776051050000094	MM	12/20/06	12/20/06	12/10/04
	825 \$	85.00	03/13/07	7776051050000094	LM	12/20/06	12/20/06	12/10/04
	826 \$	2,452.00	03/13/07	7776051050000094	CM	12/20/06	12/20/06	12/10/04
	827 \$	400.00	03/13/07	7776051030000092	MM	01/10/07	01/10/07	08/20/02
	828 \$	248.00	03/13/07	7776051030000092	CM	01/10/07	01/10/07	08/20/02
	829 \$	2,016.00	03/13/07	7776051030000092	CM	01/10/07	01/10/07	08/20/02
	830 \$	464.24	03/13/07	7776050950000110	CP	03/04/07	03/17/07	08/02/94
	831 \$	630.00	03/13/07	7776050970000111	CP	03/04/07	03/17/07	10/16/96
	832 \$	441.00	03/13/07	7776051000000074	CP	03/04/07	03/17/07	10/22/99
	833 \$	573.44	03/13/07	7776051000000082	CP	03/04/07	03/17/07	03/04/00
	834 \$	462.56	03/13/07	7776051020000067	CP	03/04/07	03/17/07	05/06/02
	834 \$	(462.56)	03/15/07	7776051020000067	VO	03/04/07	03/17/07	05/06/02
	835 \$	596.00	03/13/07	7776051040000087	CP	03/04/07	03/17/07	11/04/03
	836 \$	401.54	03/13/07	7776051060000112	CP	03/04/07	03/17/07	04/05/06
	837 \$	464.24	03/13/07	7776050950000110	CP	03/04/07	03/17/07	08/02/94
	837 \$	(464.24)	03/14/07	7776050950000110	VO	03/04/07	03/17/07	08/02/94
	838 \$	630.00	03/13/07	7776050970000111	CP	03/04/07	03/17/07	10/16/96
	838 \$	(630.00)	03/14/07	7776050970000111	VO	03/04/07	03/17/07	10/16/96
	839 \$	441.00	03/13/07	7776051000000074	CP	03/04/07	03/17/07	10/22/99
	839 \$	(441.00)	03/14/07	7776051000000074	VO	03/04/07	03/17/07	10/22/99
	840 \$	573.44	03/13/07	7776051000000082	CP	03/04/07	03/17/07	03/04/00
	840 \$	(573.44)	03/14/07	7776051000000082	VO	03/04/07	03/17/07	03/04/00
	841 \$	462.56	03/13/07	7776051020000067	CP	03/04/07	03/17/07	05/06/02
	842 \$	596.00	03/13/07	7776051040000087	CP	03/04/07	03/17/07	11/04/03
	842 \$	(596.00)	03/14/07	7776051040000087	VO	03/04/07	03/17/07	11/04/03
	843 \$	401.54	03/13/07	7776051060000112	CP	03/04/07	03/17/07	04/05/06
	843 \$	(401.54)	03/14/07	7776051060000112	VO	03/04/07	03/17/07	04/05/06
	844 \$	1,382.00	03/13/07	7776051060000055	CP	03/04/07	03/17/07	05/01/06
	845 \$	658.84	03/13/07	7776051070000125	CP	03/04/07	03/17/07	09/13/06
	846 \$	1,382.00	03/13/07	7776051070000173	CP	03/04/07	03/17/07	09/20/06
	847 \$	1,382.00	03/13/07	7776051070000185	CP	03/04/07	03/17/07	10/20/06
	848 \$	1,382.00	03/13/07	7776051060000055	CP	03/04/07	03/17/07	05/01/06
	848 \$	(1,382.00)	03/14/07	7776051060000055	VO	03/04/07	03/17/07	05/01/06
	849 \$	658.84	03/13/07	7776051070000125	CP	03/04/07	03/17/07	09/13/06
	849 \$	(658.84)	03/14/07	7776051070000125	VO	03/04/07	03/17/07	09/13/06
	850 \$	1,382.00	03/13/07	7776051070000173	CP	03/04/07	03/17/07	09/20/06
	850 \$	(1,382.00)	03/14/07	7776051070000173	VO	03/04/07	03/17/07	09/20/06
	851 \$	19,508.00	03/13/07	7776051070000204	MP	12/21/06	12/21/06	10/30/06

TRRBOE 06-07 WC Paid Register Analysis
Who Paid How Much

LT_status	Check_	Amount	Transaction_date	PDS_claim_	Payment_code	Pmt_from_date	Pmt_to_date	Date_of_injury
	852 \$	1,125.40	03/13/07	7776051070000204	MP	12/21/06	12/21/06	10/30/06
	853 \$	1,633.60	03/13/07	7776051070000204	MP	01/15/07	01/31/07	10/30/06
	854 \$	155.64	03/13/07	7776051070000142	MP	02/22/07	02/22/07	09/20/06
	855 \$	116.68	03/13/07	7776051070000230	MP	02/22/07	02/22/07	12/07/06
	859 \$	155.60	03/13/07	7776051070000185	MP	02/22/07	02/22/07	10/20/06
	860 \$	155.60	03/13/07	7776051060000112	MP	02/26/07	02/26/07	04/05/06
	861 \$	597.00	03/14/07	7776050870000124	MP	02/20/07	02/20/07	09/27/86
	862 \$	90.00	03/14/07	7776051070000185	MP	01/30/07	01/30/07	10/20/06
	863 \$	6,620.00	03/14/07	7776051070000116	MP	09/01/06	09/01/06	08/11/06
	866 \$	90.00	03/14/07	7776050970000009	MP	01/30/07	01/30/07	09/10/96
	867 \$	194.56	03/14/07	7776051070000142	MP	02/19/07	02/19/07	09/20/06
	868 \$	116.64	03/14/07	7776051070000230	MP	02/19/07	02/19/07	12/07/06
	869 \$	194.56	03/14/07	7776051070000125	MP	02/19/07	02/19/07	09/13/06
	870 \$	143.00	03/14/07	7776051070000142	MP	02/20/07	02/20/07	09/20/06
	871 \$	188.00	03/14/07	7776051070000242	MP	02/19/07	02/23/07	01/09/07
	872 \$	90.00	03/15/07	7776051060000112	MP	02/07/07	02/07/07	04/05/06
	873 \$	238.00	03/15/07	7776051060000004	MP	01/30/07	01/30/07	08/05/05
	876 \$	85.00	03/19/07	7776051070000256	MP	01/30/07	01/30/07	01/30/07
	877 \$	150.08	03/19/07	7776051070000256	MP	02/19/07	02/19/07	01/30/07
	878 \$	24.60	03/20/07	7776051070000256	MP	03/01/07	03/01/07	01/30/07
	881 \$	137.00	03/22/07	7776051070000142	MP	03/06/07	03/06/07	09/20/06
	882 \$	1,320.00	03/22/07	7776051070000142	MP	02/23/07	02/23/07	09/20/06
	883 \$	1,337.00	03/22/07	7776051070000125	MP	02/22/07	02/22/07	09/13/06
	884 \$	155.60	03/22/07	7776051060000112	MP	02/23/07	02/23/07	04/05/06
	885 \$	194.52	03/22/07	7776051060000112	MP	02/28/07	02/28/07	04/05/06
	886 \$	194.64	03/22/07	7776051070000266	MP	02/28/07	02/28/07	02/05/07
	888 \$	155.60	03/22/07	7776051070000185	MP	02/28/07	02/28/07	10/20/06
	890 \$	3,728.00	03/26/07	7776050980000078	CM	01/23/07	01/23/07	10/08/97
	891 \$	400.00	03/26/07	7776050980000078	MM	01/23/07	01/23/07	10/08/97
	892 \$	853.00	03/26/07	7776050980000078	CM	01/23/07	01/23/07	10/08/97
	893 \$	91.00	03/26/07	7776051070000125	MP	02/12/07	02/12/07	09/13/06
	894 \$	00.00	03/26/07	7776051060000004	MP	01/31/07	01/31/07	08/05/05
	895 \$	464.24	03/27/07	7776050950000110	CP	03/18/07	03/31/07	08/02/94
	896 \$	630.00	03/27/07	7776050970000111	CP	03/18/07	03/31/07	01/16/96
	897 \$	441.00	03/27/07	7776051000000074	CP	03/18/07	03/31/07	10/22/99
	898 \$	245.75	03/27/07	7776051000000082	CP	03/18/07	03/23/07	03/04/00
	899 \$	462.56	03/27/07	7776051020000067	CP	03/18/07	03/31/07	05/06/02
	900 \$	596.00	03/27/07	7776051040000087	CP	03/18/07	03/31/07	11/04/03
	901 \$	401.54	03/27/07	7776051060000112	CP	03/18/07	03/31/07	04/05/06
	902 \$	1,382.00	03/27/07	7776051060000055	CP	03/18/07	03/31/07	05/01/08
	903 \$	658.84	03/27/07	7776051070000125	CP	03/18/07	03/31/07	09/13/06
	904 \$	1,382.00	03/27/07	7776051070000173	CP	03/18/07	03/31/07	09/20/06
	905 \$	197.42	03/27/07	7776051070000204	CP	12/21/06	12/22/06	10/30/06
	906 \$	394.85	03/27/07	7776051070000204	CP	01/02/07	01/05/07	10/30/06
	908 \$	282.00	03/27/07	7776051070000270	MP	02/27/07	02/27/07	01/14/07
	909 \$	1,273.00	03/27/07	7776051070000297	MP	03/06/07	03/06/07	03/04/07
	910 \$	140.00	03/27/07	7776051060000004	MP	02/20/07	02/20/07	08/05/05
	912 \$	489.00	03/27/07	7776051070000125	MP	02/06/07	02/06/07	09/13/06
	916 \$	116.72	03/27/07	7776051070000230	MP	02/28/07	02/28/07	12/07/06
	918 \$	194.48	03/27/07	7776051070000125	MP	03/05/07	03/05/07	09/13/06
	919 \$	116.72	03/27/07	7776051070000230	MP	03/07/07	03/07/07	12/07/06
	920 \$	288.64	03/27/07	7776051070000266	MP	03/02/07	03/05/07	02/05/07
	921 \$	77.76	03/27/07	7776051070000266	MP	03/08/07	03/08/07	02/05/07
	922 \$	116.72	03/27/07	7776051070000185	MP	03/07/07	03/07/07	10/20/06
	923 \$	155.64	03/27/07	7776051070000185	MP	03/09/07	03/09/07	10/20/06
	927 \$	92.52	03/27/07	7776051070000256	MP	03/08/07	03/08/07	01/30/07
	928 \$	455.60	03/27/07	7776051060000112	MP	03/02/07	03/05/07	04/05/06
	929 \$	194.52	03/27/07	7776051060000112	MP	03/07/07	03/07/07	04/05/06
	930 \$	159.12	03/27/07	7776051070000256	MP	03/07/07	03/07/07	01/30/07
	931 \$	194.52	03/27/07	7776051070000125	MP	03/07/07	03/07/07	09/13/06
	933 \$	318.24	03/27/07	7776051070000256	MP	03/01/07	03/02/07	01/30/07
	935 \$	233.44	03/27/07	7776051070000230	MP	03/01/07	03/05/07	12/07/06
	936 \$	1,089.00	03/27/07	7776051060000112	MP	12/21/06	12/21/06	04/05/06
	937 \$	720.00	03/27/07	7776051070000125	MP	02/22/07	02/22/07	09/13/06
	938 \$	20.10	03/27/07	7776051070000142	MP	02/20/07	02/20/07	09/20/06
	939 \$	2,647.20	03/27/07	7776051070000125	MP	02/22/07	02/22/07	09/13/06
	940 \$	636.20	03/28/07	7776050870000124	MP	03/12/07	03/12/07	09/27/86
	940 \$	450.43	03/28/07	7776050970000009	MP	03/16/07	03/16/07	09/10/96
	940 \$	48.25	03/28/07	7776051070000242	MP	01/23/07	01/23/07	01/09/07
	940 \$	7.46	03/28/07	7776051070000256	MP	03/15/07	03/20/07	01/30/07
	941 \$	428.00	03/30/07	7776050870000124	EM	03/05/07	03/26/07	09/27/86
	943 \$	219.00	04/02/07	7776051060000107	MP	07/07/06	07/07/06	03/13/06
	944 \$	76.00	04/02/07	7776051070000204	MP	02/16/07	02/16/07	10/30/06
	945 \$	210.00	04/02/07	7776051070000266	MP	02/16/07	02/16/07	02/05/07
	946 \$	90.00	04/02/07	7776051070000185	MP	02/28/07	02/28/07	10/20/06
	948 \$	90.00	04/02/07	7776051070000242	MP	02/21/07	02/21/07	01/09/07
	949 \$	124.00	04/02/07	7776051070000125	MP	02/28/07	02/28/07	09/13/06
	950 \$	90.00	04/02/07	7776051070000297	MP	03/08/07	03/08/07	03/04/07
	951 \$	1,419.20	04/02/07	7776051070000204	MP	02/01/07	02/12/07	10/30/06
	952 \$	69.76	04/02/07	7776051060000073	MP	03/14/06	03/14/06	03/09/06

TRRBOE 06-07 WC Paid Register Analysis
Who Paid How Much

LT_status	Check	Amount	Transaction_date	PDS_claim	Payment_code	Pmt_from_date	Pmt_to_date	Date_of_injury
	953	\$ 311.24	04/02/07	7776051070000185	MP	03/02/07	03/05/07	10/20/06
	954	\$ 155.60	04/02/07	7776051070000185	MP	02/23/07	02/23/07	10/20/06
	955	\$ 194.48	04/02/07	7776051070000185	MP	02/26/07	02/26/07	10/20/06
	957	\$ 194.48	04/02/07	7776051070000125	MP	02/26/07	02/26/07	09/13/06
	958	\$ 155.60	04/02/07	7776051070000230	MP	02/26/07	02/26/07	12/07/06
	959	\$ 159.12	04/02/07	7776051070000256	MP	02/23/07	02/23/07	01/30/07
	960	\$ 159.12	04/02/07	7776051070000256	MP	02/27/07	02/27/07	01/30/07
	961	\$ 670.00	04/02/07	7776051060000112	MP	02/15/07	02/15/07	04/05/06
	962	\$ 3,994.25	04/03/07	7776051010000010	CM	09/27/06	09/27/06	10/17/00
	963	\$ 868.00	04/03/07	7776051010000010	CM	09/27/06	09/27/06	10/17/00
	964	\$ 64.12	04/03/07	7776051010000010	CM	03/27/07	03/27/07	10/17/00
	965	\$ 14,279.00	04/03/07	7776050980000321	CM	09/27/06	09/27/06	03/30/98
	966	\$ 400.00	04/03/07	7776050980000321	MM	09/27/06	09/27/06	03/30/98
	967	\$ 400.00	04/03/07	7776050980000321	MM	09/27/06	09/27/06	03/30/98
	968	\$ 600.00	04/03/07	7776050980000321	MM	09/27/06	09/27/06	03/30/98
	969	\$ 200.00	04/03/07	7776050980000321	CM	09/27/06	09/27/06	03/30/98
	970	\$ 3,303.00	04/03/07	7776050980000321	CM	09/27/06	09/27/06	03/30/98
	971	\$ 115.00	04/03/07	7776050980000321	CM	09/27/06	09/27/06	03/30/98
	972	\$ 242.06	04/03/07	7776050980000321	CM	03/27/07	03/27/07	03/30/98
	973	\$ 2,000.00	04/03/07	7776050980000321	CM	03/27/07	03/27/07	03/30/98
	974	\$ 555.00	04/03/07	7776051050000094	MP	03/03/05	03/03/05	12/10/04
	975	\$ 411.00	04/03/07	7776051070000294	MP	03/15/07	03/15/07	03/02/07
	977	\$ 5,000.00	04/03/07	7776051070000297	MP	03/12/07	03/12/07	03/04/07
	978	\$ 160.00	04/03/07	7776051070000297	MP	03/12/07	03/12/07	03/04/07
	979	\$ 274.00	04/03/07	7776051070000125	MP	02/14/07	02/14/07	09/13/06
	980	\$ 175.00	04/03/07	7776051050000007	MP	02/05/07	02/05/07	07/02/04
	981	\$ 2,295.00	04/03/07	7776051070000297	MP	03/12/07	03/12/07	03/04/07
	982	\$ 180.00	04/04/07	7776051070000048	MP	03/02/07	03/02/07	07/31/06
	985	\$ 116.72	04/04/07	7776051070000230	MP	03/08/07	03/08/07	12/07/06
	986	\$ 10,505.00	04/05/07	7776051070000266	MP	02/23/07	02/23/07	02/05/07
	987	\$ 90.00	04/05/07	7776051070000149	MP	03/02/07	03/02/07	09/13/06
	988	\$ 90.00	04/05/07	7776050870000124	MP	03/27/07	03/27/07	09/27/06
	989	\$ 214.00	04/05/07	7776051070000125	MP	03/21/07	03/21/07	09/13/06
	990	\$ 326.30	04/05/07	7776051070000218	MP	03/19/07	03/19/07	11/28/06
	991	\$ 123.00	04/05/07	7776051070000297	MP	03/22/07	03/22/07	03/04/07
	993	\$ 500.00	04/05/07	7776051070000297	MP	03/22/07	03/22/07	03/04/07
	994	\$ 194.52	04/05/07	7776051060000112	MP	03/14/07	03/14/07	04/05/06
	995	\$ 155.60	04/05/07	7776051070000125	MP	03/14/07	03/14/07	09/13/06
	996	\$ 194.52	04/05/07	7776051060000112	MP	03/09/07	03/09/07	04/05/06
	997	\$ 77.76	04/05/07	7776051070000266	MP	03/09/07	03/09/07	02/05/07
	998	\$ 155.60	04/05/07	7776051070000266	MP	03/14/07	03/14/07	02/05/07
	999	\$ 155.64	04/05/07	7776051070000230	MP	03/14/07	03/14/07	12/07/06
	1001	\$ 627.34	04/05/07	7776051060000112	MP	02/27/07	02/27/07	04/05/06
	1002	\$ 583.20	04/05/07	7776051070000116	MP	03/01/07	03/01/07	08/11/06
	1003	\$ 648.00	04/05/07	7776051070000142	MP	02/25/07	02/25/07	09/20/06
	1004	\$ 48.00	04/09/07	7776051070000142	MP	02/20/07	02/20/07	09/20/06
	1005	\$ 464.24	04/10/07	7776050950000110	CP	04/01/07	04/14/07	08/02/94
	1006	\$ 630.00	04/10/07	7776050970000111	CP	04/01/07	04/14/07	10/16/96
	1007	\$ 441.00	04/10/07	7776051000000074	CP	04/01/07	04/14/07	10/22/99
	1008	\$ 462.56	04/10/07	7776051020000067	CP	04/01/07	04/14/07	05/06/02
	1009	\$ 401.54	04/10/07	7776051060000112	CP	04/01/07	04/14/07	04/05/06
	1010	\$ 1,382.00	04/10/07	7776051060000055	CP	04/01/07	04/14/07	05/01/06
	1011	\$ 658.84	04/10/07	7776051070000125	CP	04/01/07	04/14/07	09/13/06
	1012	\$ 1,382.00	04/10/07	7776051070000173	CP	04/01/07	04/14/07	09/20/06
	1013	\$ 2,171.71	04/10/07	7776051070000185	CP	03/18/07	04/08/07	10/20/06
	1014	\$ 2,290.00	04/10/07	7776050970000111	MP	02/06/02	02/26/02	10/16/96
	1015	\$ 3,092.50	04/10/07	7776050970000111	MP	03/07/02	04/18/02	10/16/96
	1016	\$ 489.00	04/11/07	7776051070000256	MP	03/23/07	03/23/07	01/30/07
	1018	\$ 9,632.00	04/13/07	7776051060000073	MP	03/14/06	03/14/06	03/09/06
	1020	\$ 90.00	04/13/07	7776051060000106	MP	11/17/06	11/17/06	09/19/05
	1021	\$ 76.00	04/13/07	7776051070000230	MP	03/22/07	03/22/07	12/07/06
	1023	\$ 144.36	04/13/07	7776051070000268	MP	03/22/07	03/22/07	02/01/07
	1024	\$ 116.72	04/13/07	7776051070000266	MP	03/26/07	03/26/07	02/05/07
	1025	\$ 116.72	04/13/07	7776051070000185	MP	03/13/07	03/13/07	10/20/06
	1026	\$ 116.72	04/13/07	7776051070000185	MP	03/14/07	03/14/07	10/20/06
	1028	\$ 116.76	04/13/07	7776051070000256	MP	03/13/07	03/13/07	01/30/07
	1029	\$ 159.12	04/13/07	7776051070000256	MP	03/14/07	03/14/07	01/30/07
	1030	\$ 170.28	04/13/07	7776051060000112	MP	03/26/07	03/26/07	04/05/06
	1031	\$ 38.88	04/13/07	7776051070000256	MP	02/21/07	02/21/07	01/30/07
	1032	\$ 194.56	04/13/07	7776051070000230	MP	03/21/07	03/21/07	12/07/06
	1033	\$ 155.60	04/13/07	7776051070000266	MP	03/20/07	03/20/07	02/05/07
	1034	\$ 194.52	04/13/07	7776051070000185	MP	03/21/07	03/21/07	10/20/06
	1036	\$ 194.52	04/13/07	7776051060000112	MP	03/21/07	03/21/07	04/05/06
	1037	\$ 372.00	04/16/07	7776051060000227	MP	01/16/06	01/16/06	12/23/05
	1038	\$ 593.00	04/16/07	7776051060000227	MP	11/13/06	11/13/06	12/23/05
	1039	\$ 595.00	04/16/07	7776051060000112	MP	03/08/07	03/08/07	04/05/06
	1041	\$ 550.00	04/16/07	7776051070000230	MP	01/27/07	01/27/07	12/07/06
	1042	\$ 300.00	04/17/07	7776051060000073	MP	03/16/07	03/16/07	03/09/06
	1043	\$ 90.00	04/17/07	7776051070000125	MP	02/28/07	02/28/07	09/13/06
	1044	\$ 1,337.00	04/17/07	7776051070000125	MP	03/08/07	03/08/07	09/13/06

TRRBOE 06-07 WC Paid Register Analysis
Who Paid How Much

LT_status	Check	Amount	Transaction_date	PDS_claim	Payment_code	Pmt_from_date	Pmt_to_date	Date_of_injury
	1045 \$	350.28	04/17/07	7776051070000125	MP	03/21/07	03/21/07	09/13/06
	1046 \$	720.00	04/17/07	7776051070000125	MP	03/08/07	03/08/07	09/13/06
	1047 \$	2,647.20	04/17/07	7776051070000125	MP	03/08/07	03/08/07	09/13/06
	1048 \$	1,681.00	04/18/07	7776051060000004	MP	03/07/07	03/07/07	08/05/05
	1049 \$	1,681.00	04/18/07	7776051060000004	MP	03/21/07	03/21/07	08/05/05
	1051 \$	62.00	04/18/07	7776051070000294	MP	03/05/07	03/05/07	03/02/07
	1052 \$	1,040.00	04/18/07	7776051070000125	MP	03/29/07	03/29/07	09/13/06
	1053 \$	90.00	04/18/07	7776051070000125	MP	03/21/07	03/21/07	09/13/06
	1054 \$	90.00	04/18/07	7776051070000125	MP	02/28/07	02/28/07	09/13/06
	1055 \$	90.00	04/18/07	7776050970000009	MP	03/16/07	03/16/07	09/10/96
	1056 \$	194.52	04/18/07	7776051070000230	MP	03/19/07	03/19/07	12/07/06
	1057 \$	194.52	04/18/07	7776051070000185	MP	03/20/07	03/20/07	10/20/06
	1058 \$	222.40	04/19/07	7776051060000227	MP	09/11/06	09/11/06	12/23/05
	1059 \$	91.00	04/20/07	7776051070000125	MP	01/30/07	01/30/07	09/13/06
	1061 \$	30.00	04/20/07	7776051070000297	MP	03/05/07	03/05/07	03/04/07
	1062 \$	385.00	04/20/07	7776051070000297	MP	03/07/07	03/07/07	03/04/07
	1063 \$	30.00	04/20/07	7776051070000288	MP	02/01/07	02/01/07	02/01/07
	1069 \$	489.00	04/20/07	7776051070000328	MP	04/04/07	04/04/07	03/31/07
	1070 \$	90.00	04/23/07	7776051070000185	MP	03/28/07	03/28/07	10/20/06
	1071 \$	90.00	04/23/07	7776051060000112	MP	03/22/07	03/22/07	04/05/06
	1072 \$	1,200.01	04/23/07	7776051070000268	MP	02/06/07	02/06/07	02/01/07
	1074 \$	3,836.00	04/23/07	7776050870000124	MP	03/20/07	03/20/07	09/27/86
	1075 \$	183.28	04/23/07	7776051070000268	MP	04/02/07	04/02/07	02/01/07
	1076 \$	183.28	04/23/07	7776051070000268	MP	04/04/07	04/04/07	02/01/07
	1077 \$	183.28	04/23/07	7776051070000268	MP	04/05/07	04/05/07	02/01/07
	1078 \$	155.60	04/23/07	7776051070000268	MP	04/09/07	04/09/07	02/01/07
	1079 \$	389.04	04/23/07	7776051070000230	MP	04/02/07	04/04/07	12/07/06
	1080 \$	233.40	04/23/07	7776051070000185	MP	03/28/07	03/28/07	10/20/06
	1081 \$	233.44	04/23/07	7776051070000185	MP	04/05/07	04/05/07	10/20/06
	1091 \$	236.92	04/23/07	7776051070000256	MP	04/05/07	04/05/07	01/30/07
	1092 \$	233.40	04/23/07	7776051060000112	MP	04/02/07	04/02/07	04/05/06
	1093 \$	194.52	04/23/07	7776051060000112	MP	04/04/07	04/04/07	04/05/06
	1094 \$	311.28	04/23/07	7776051070000125	MP	03/26/07	03/26/07	09/13/06
	1095 \$	272.36	04/23/07	7776051070000125	MP	04/02/07	04/02/07	09/13/06
	1096 \$	233.44	04/23/07	7776051070000125	MP	04/06/07	04/06/07	09/13/06
	1097 \$	375.00	04/23/07	7776051050000007	MP	03/27/06	03/12/07	07/02/04
	1098 \$	480.00	04/23/07	7776051070000125	MP	03/29/07	03/29/07	09/13/06
	1099 \$	464.24	04/24/07	7776050950000110	CP	04/15/07	04/28/07	08/02/94
	1100 \$	630.00	04/24/07	7776050970000111	CP	04/15/07	04/28/07	10/16/96
	1101 \$	441.00	04/24/07	7776051000000074	CP	04/15/07	04/28/07	10/22/99
	1102 \$	482.56	04/24/07	7776051020000067	CP	04/15/07	04/28/07	05/06/02
	1103 \$	401.54	04/24/07	7776051060000112	CP	04/15/07	04/28/07	04/05/06
	1104 \$	658.84	04/24/07	7776051070000125	CP	04/15/07	04/28/07	09/13/06
	1105 \$	1,382.00	04/24/07	7776051070000173	CP	04/15/07	04/28/07	09/20/06
	1108 \$	194.52	04/24/07	7776051070000230	MP	03/29/07	03/29/07	12/07/06
	1107 \$	90.00	04/25/07	7776051060000106	MP	10/20/06	10/20/06	09/19/05
	1108 \$	41.00	04/25/07	7776051060000227	MP	10/02/06	10/02/06	12/23/05
	1112 \$	90.00	04/30/07	7776051070000294	MP	03/29/07	03/29/07	03/02/07
	1113 \$	553.00	05/01/07	7776050870000124	EM	04/02/07	04/30/07	09/27/86
	1114 \$	6,574.00	05/02/07	7776051060000102	MP	02/24/06	02/24/06	11/22/05
	1116 \$	244.26	05/02/07	7776051070000242	MP	02/26/07	02/26/07	01/09/07
	1118 \$	173.70	05/02/07	7776051070000256	MP	03/27/07	03/27/07	01/30/07
	1126 \$	222.30	05/02/07	7776051070000256	MP	03/08/07	03/08/07	01/30/07
	1128 \$	65.70	05/02/07	7776051070000294	MP	03/05/07	03/05/07	03/02/07
	1129 \$	103.14	05/02/07	7776051070000297	MP	03/05/07	03/05/07	03/04/07
	1130 \$	222.30	05/02/07	7776051070000256	MP	02/01/07	02/01/07	01/30/07
	1133 \$	90.00	05/02/07	7776051070000242	MP	02/26/07	02/26/07	01/09/07
	1133 \$	(90.00)	06/04/07	7776051070000242	VO	02/26/07	02/26/07	01/09/07
	1135 \$	90.00	05/02/07	7776051070000256	MP	03/27/07	03/27/07	01/30/07
	1135 \$	(90.00)	06/04/07	7776051070000256	VO	03/27/07	03/27/07	01/30/07
	1143 \$	90.00	05/02/07	7776051070000256	MP	03/08/07	03/08/07	01/30/07
	1143 \$	(90.00)	06/04/07	7776051070000256	VO	03/08/07	03/08/07	01/30/07
	1145 \$	390.00	05/02/07	7776051070000294	MP	03/05/07	03/05/07	03/02/07
	1145 \$	(390.00)	06/04/07	7776051070000294	VO	03/05/07	03/05/07	03/02/07
	1146 \$	482.37	05/03/07	7776051050000007	MP	04/17/07	04/18/07	07/02/04
	1147 \$	90.00	05/03/07	7776051060000112	MP	03/21/07	03/21/07	04/05/06
	1148 \$	481.00	05/04/07	7776050870000124	EP	03/07/07	04/12/07	09/27/86
	1148 \$	(481.00)	06/11/07	7776050870000124	VO	03/07/07	04/12/07	09/27/86
	1149 \$	1,250.00	05/04/07	7776050870000124	EP	05/14/07	05/14/07	09/27/86
	1150 \$	135.04	05/04/07	7776051070000270	MP	04/12/07	04/12/07	01/14/07
	1151 \$	155.60	05/04/07	7776051070000268	MP	04/11/07	04/11/07	02/01/07
	1152 \$	155.60	05/04/07	7776051070000268	MP	04/12/07	04/12/07	02/01/07
	1153 \$	155.60	05/04/07	7776051070000268	MP	04/16/07	04/16/07	02/01/07
	1154 \$	155.60	05/04/07	7776051070000268	MP	04/18/07	04/18/07	02/01/07
	1157 \$	210.00	05/07/07	7776051070000242	MP	01/31/07	01/31/07	01/09/07
	1158 \$	124.00	05/07/07	7776051070000125	MP	04/18/07	04/18/07	09/13/06
	1166 \$	90.00	05/07/07	7776051070000125	MP	04/13/07	04/13/07	09/13/06
	1172 \$	236.92	05/07/07	7776051070000256	MP	04/17/07	04/17/07	01/30/07
	1173 \$	236.92	05/07/07	7776051070000256	MP	04/04/07	04/04/07	01/30/07
	1174 \$	233.44	05/07/07	7776051070000256	MP	04/09/07	04/09/07	01/30/07

TRRBOE 06-07 WC Paid Register Analysis
Who Paid How Much

LT_status	Check_	Amount	Transaction_date	PDS_claim_	Payment_code	Pmt_from_date	Pmt_to_date	Date_of_injury
	1175 \$	236.92	05/07/07	7776051070000256	MP	04/12/07	04/12/07	01/30/07
	1176 \$	159.12	05/07/07	7776051070000256	MP	04/13/07	04/13/07	01/30/07
	1177 \$	236.92	05/07/07	7776051070000256	MP	04/19/07	04/19/07	01/30/07
	1178 \$	272.36	05/07/07	7776051070000125	MP	04/09/07	04/09/07	09/13/06
	1179 \$	233.52	05/07/07	7776051070000125	MP	04/19/07	04/19/07	09/13/06
	1180 \$	175.00	05/07/07	7776051050000007	MP	04/16/07	04/16/07	07/02/04
	1181 \$	9.10	05/07/07	7776051070000142	MP	02/23/07	02/23/07	09/20/06
	1181 \$	(9.10)	06/25/07	7776051070000142	VO	02/23/07	02/23/07	09/20/06
	1182 \$	179.32	05/07/07	7776051070000125	MP	04/11/07	04/11/07	09/13/06
	1183 \$	464.24	05/08/07	7776050950000110	CP	04/29/07	05/12/07	08/02/94
	1184 \$	630.00	05/08/07	7776050970000111	CP	04/29/07	05/12/07	10/16/96
	1185 \$	441.00	05/08/07	7776051060000074	CP	04/29/07	05/12/07	10/22/99
	1186 \$	198.23	05/08/07	7776051020000067	CP	04/29/07	05/04/07	05/06/02
	1187 \$	264.32	05/08/07	7776051020000067	CP	05/05/07	05/12/07	05/06/02
	1188 \$	401.54	05/08/07	7776051060000112	CP	04/29/07	05/12/07	04/05/06
	1189 \$	658.84	05/08/07	7776051070000125	CP	04/29/07	05/12/07	09/13/06
	1190 \$	1,382.00	05/08/07	7776051070000173	CP	04/29/07	05/12/07	09/20/06
	1191 \$	16,965.00	05/09/07	7776051060000217	MP	11/04/05	11/04/05	08/02/05
	1193 \$	351.00	05/09/07	7776051070000268	MP	04/20/07	04/20/07	02/01/07
	1194 \$	155.60	05/09/07	7776051070000268	MP	04/19/07	04/19/07	02/01/07
	1195 \$	194.52	05/09/07	7776051070000230	MP	04/09/07	04/09/07	12/07/06
	1196 \$	194.52	05/09/07	7776051070000230	MP	04/11/07	04/11/07	12/07/06
	1197 \$	233.40	05/09/07	7776051070000230	MP	04/18/07	04/18/07	12/07/06
	1198 \$	9,847.20	05/09/07	7776051070000297	MP	03/12/07	03/12/07	03/04/07
	1200 \$	1,740.00	05/10/07	7776051060000226	MP	03/09/06	03/09/06	12/09/05
	1201 \$	194.52	05/10/07	7776051070000230	MP	04/16/07	04/16/07	12/07/06
	1202 \$	155.60	05/10/07	7776051070000266	MP	03/30/07	03/30/07	02/05/07
	1203 \$	233.44	05/10/07	7776051070000185	MP	03/30/07	03/30/07	10/20/06
	1204 \$	194.52	05/10/07	7776051070000256	MP	03/29/07	03/29/07	01/30/07
	1206 \$	170.28	05/10/07	7776051060000112	MP	03/28/07	03/28/07	04/05/06
	1207 \$	194.52	05/10/07	7776051060000112	MP	03/30/07	03/30/07	04/05/06
	1208 \$	170.28	05/10/07	7776051070000125	MP	03/30/07	03/30/07	09/13/06
	1211 \$	350.12	05/10/07	7776051070000185	MP	01/26/07	02/21/07	10/20/06
	1226 \$	136.26	05/10/07	7776051070000328	MP	04/02/07	04/02/07	03/31/07
	1230 \$	103.14	05/10/07	7776051070000256	MP	04/10/07	04/10/07	01/30/07
	1232 \$	127.00	05/10/07	7776051070000125	MP	04/18/07	04/18/07	09/13/06
	1233 \$	180.00	05/10/07	7776051070000116	MP	03/30/07	03/30/07	08/11/06
	1234 \$	105.00	05/11/07	7776051070000268	MP	04/10/07	04/10/07	02/01/07
	1235 \$	41.00	05/11/07	7776051070000294	MP	03/29/07	03/29/07	03/02/07
	1237 \$	335.00	05/11/07	7776051060000112	MP	04/15/07	04/15/07	04/05/06
	1238 \$	466.76	05/14/07	7776051070000266	MP	03/12/07	03/23/07	02/05/07
	1241 \$	350.08	05/14/07	7776051070000268	MP	04/23/07	04/25/07	02/01/07
	1242 \$	155.60	05/14/07	7776051070000268	MP	04/30/07	04/30/07	02/01/07
	1246 \$	930.00	05/15/07	7776051070000050	MP	07/26/06	07/26/06	07/25/06
	1247 \$	171.00	05/15/07	7776051070000256	MP	04/25/07	04/25/07	01/30/07
	1248 \$	358.39	05/16/07	7776051070000242	CM	02/18/07	02/26/07	01/09/07
	1248 \$	(358.39)	05/17/07	7776051070000242	VO	02/18/07	02/26/07	01/09/07
	1249 \$	371.25	05/16/07	7776051070000242	CM	02/18/07	02/26/07	01/09/07
	1250 \$	888.43	05/16/07	7776051070000149	CM	12/24/06	01/01/07	09/13/06
	1251 \$	987.14	05/16/07	7776051070000204	CM	12/23/06	01/01/07	10/30/06
	1252 \$	132.37	05/16/07	7776051070000125	MP	05/09/07	05/09/07	09/13/06
	1253 \$	110.00	05/17/07	7776051060000112	MP	04/27/07	04/27/07	04/05/06
	1257 \$	198.00	05/17/07	7776051070000125	MP	04/23/07	04/23/07	09/13/06
	1258 \$	116.72	05/17/07	7776051070000125	MP	04/30/07	04/30/07	09/13/06
	1259 \$	311.20	05/17/07	7776051070000268	MP	05/02/07	05/03/07	02/01/07
	1260 \$	9.00	05/17/07	7776051070000270	MP	04/23/07	04/23/07	01/14/07
	1261 \$	90.00	05/21/07	7776051060000112	MP	04/18/07	04/18/07	04/05/06
	1265 \$	350.20	05/21/07	7776051070000297	MP	05/03/07	05/07/07	03/04/07
	1266 \$	311.24	05/21/07	7776051070000125	MP	05/02/07	05/03/07	09/13/06
	1267 \$	155.64	05/21/07	7776051070000125	MP	05/07/07	05/07/07	09/13/06
	1268 \$	464.24	05/22/07	7776050950000110	CP	05/13/07	05/26/07	08/02/94
	1269 \$	630.00	05/22/07	7776050970000111	CP	05/13/07	05/26/07	10/16/96
	1270 \$	441.00	05/22/07	7776051000000074	CP	05/13/07	05/26/07	10/22/99
	1271 \$	462.56	05/22/07	7776051020000067	CP	05/13/07	05/26/07	05/06/02
	1272 \$	658.84	05/22/07	7776051070000125	CP	05/13/07	05/26/07	09/13/06
	1273 \$	1,382.00	05/22/07	7776051070000173	CP	05/13/07	05/26/07	09/20/06
	1274 \$	3,859.71	05/22/07	7776051070000266	CP	02/23/07	04/01/07	02/05/07
	1275 \$	1,731.28	05/22/07	7776051070000328	CP	04/01/07	04/19/07	03/31/07
	1276 \$	91.12	05/22/07	7776051070000328	CP	04/24/07	04/24/07	03/31/07
	1277 \$	2,369.12	05/22/07	7776051070000328	CP	05/01/07	05/26/07	03/31/07
	1278 \$	85.00	05/22/07	7776050960000080	LP	05/10/07	05/10/07	02/22/96
	1279 \$	8,644.00	05/22/07	7776051060000112	MP	12/21/06	12/21/06	04/05/06
	1280 \$	2,000.00	05/22/07	7776051070000270	MP	04/23/07	04/23/07	01/14/07
	1281 \$	5,242.24	05/22/07	7776051070000125	MP	03/02/07	03/02/07	09/13/06
	1282 \$	459.24	05/22/07	7776051060000097	MP	07/03/06	07/05/06	12/20/05
	1284 \$	8,873.96	05/22/07	7776051070000125	MP	10/06/06	10/06/06	09/13/06
	1286 \$	4,100.00	05/22/07	7776051070000270	MP	04/23/07	04/23/07	01/14/07
	1287 \$	11,570.69	05/22/07	7776051070000266	MP	02/23/07	02/23/07	02/05/07
	1289 \$	30.00	05/23/07	7776050960000021	LP	01/11/07	01/11/07	01/01/96
	1290 \$	9.38	05/24/07	7776050970000154	MP	05/31/06	05/31/06	05/20/97

TRRBOE 06-07 WC Paid Register Analysis
Who Paid How Much

LT_status	Check_____	Amount	Transaction_date	PDS_claim_____	Payment_code	Pmt_from_date	Pmt_to_date	Date_of_injury
	1290 \$	17.44	05/24/07	7776051050000007	MP	07/10/06	07/10/06	07/02/04
	1290 \$	99.51	05/24/07	7776051070000268	MP	05/15/07	05/15/07	02/01/07
	1291 \$	41.00	05/24/07	7776051060000227	MP	04/23/07	04/23/07	12/23/05
	1293 \$	90.00	05/24/07	7776051070000185	MP	04/25/07	04/25/07	10/20/06
	1294 \$	90.00	05/24/07	7776051070000125	MP	04/19/07	04/19/07	09/13/06
	1296 \$	491.20	05/24/07	7776051060000358	MP	05/01/06	05/03/06	04/06/06
	1297 \$	564.48	05/24/07	7776051070000268	MP	03/21/07	03/29/07	02/01/07
	1298 \$	1,320.00	05/24/07	7776051070000230	MP	01/26/07	01/26/07	12/07/06
	1299 \$	2,745.00	05/24/07	7776050960000021	MP	01/31/07	02/12/07	01/01/96
	1300 \$	321.00	05/25/07	7776050870000124	EM	05/07/07	05/21/07	09/27/86
	1301 \$	143.00	05/25/07	7776051070000218	MP	04/24/07	04/24/07	11/28/06
	1305 \$	71.00	05/25/07	7776051030000058	MP	04/23/07	04/23/07	07/24/02
	1306 \$	333.00	05/25/07	7776051060000081	MP	05/26/06	05/26/06	05/24/06
	1307 \$	18,615.25	05/29/07	7776050960000080	CM	05/10/07	05/10/07	02/22/96
	1308 \$	4,114.00	05/29/07	7776050960000080	CM	05/10/07	05/10/07	02/22/96
	1309 \$	400.00	05/29/07	7776050960000080	CM	05/10/07	05/10/07	02/22/96
	1310 \$	110.00	05/29/07	7776050960000080	CM	05/10/07	05/10/07	02/22/96
	1311 \$	500.00	05/29/07	7776050960000005	LM	04/17/07	04/17/07	08/18/97
	1312 \$	250.00	05/29/07	7776050960000150	CM	04/25/07	04/25/07	07/21/95
	1313 \$	143.00	05/29/07	7776051060000112	MP	04/27/07	04/27/07	04/05/06
	1314 \$	2,000.00	05/30/07	7776050970000111	CM	05/10/07	05/10/07	10/16/96
	1315 \$	190.00	06/01/07	7776051070000268	MM	03/16/07	03/16/07	02/01/07
	1316 \$	636.20	06/01/07	7776050870000124	MP	05/21/07	05/21/07	09/27/86
	1316 \$	668.75	06/01/07	7776050870000124	MP	07/06/06	07/31/06	09/27/86
	1316 \$	178.49	06/01/07	7776050970000154	MP	07/03/06	07/03/06	05/20/97
	1316 \$	3.60	06/01/07	7776051030000084	MP	05/13/06	05/13/06	08/28/02
	1316 \$	503.80	06/01/07	7776051050000007	MP	05/25/06	07/10/06	07/02/04
	1316 \$	15.18	06/01/07	7776051070000125	MP	02/09/07	02/09/07	09/13/06
	1316 \$	97.53	06/01/07	7776051070000125	MP	11/22/06	11/22/06	09/13/06
	1316 \$	42.32	06/01/07	7776051070000125	MP	02/19/07	02/19/07	09/13/06
	1316 \$	45.61	06/01/07	7776051070000125	MP	02/28/07	03/03/07	09/13/06
	1316 \$	26.36	06/01/07	7776051070000125	MP	02/27/07	02/27/07	09/13/06
	1316 \$	494.95	06/01/07	7776051070000125	MP	11/26/06	11/29/06	09/13/06
	1316 \$	30.60	06/01/07	7776051070000125	MP	03/30/07	03/30/07	09/13/06
	1316 \$	161.53	06/01/07	7776051070000125	MP	04/13/07	04/13/07	09/13/06
	1316 \$	664.42	06/01/07	7776051070000125	MP	04/20/07	04/20/07	09/13/06
	1317 \$	90.00	06/04/07	7776051070000268	MP	04/24/07	04/24/07	02/01/07
	1318 \$	194.48	06/04/07	7776051070000268	MP	05/04/07	05/04/07	02/01/07
	1319 \$	116.68	06/04/07	7776051070000268	MP	05/09/07	05/09/07	02/01/07
	1320 \$	155.56	06/04/07	7776051070000297	MP	05/09/07	05/09/07	03/04/07
	1321 \$	197.92	06/04/07	7776051070000297	MP	05/11/07	05/11/07	03/04/07
	1322 \$	236.84	06/04/07	7776051070000297	MP	05/14/07	05/14/07	03/04/07
	1323 \$	236.84	06/04/07	7776051070000297	MP	05/16/07	05/16/07	03/04/07
	1324 \$	155.60	06/04/07	7776051070000125	MP	05/09/07	05/09/07	09/13/06
	1325 \$	116.72	06/04/07	7776051070000125	MP	05/11/07	05/11/07	09/13/06
	1326 \$	170.28	06/04/07	7776051070000125	MP	05/14/07	05/14/07	09/13/06
	1327 \$	194.48	06/04/07	7776051070000125	MP	05/16/07	05/16/07	09/13/06
	1330 \$	4,100.00	06/04/07	7776051070000268	MP	05/15/07	05/15/07	02/01/07
	1331 \$	464.24	06/05/07	7776050950000110	CP	05/27/07	06/09/07	08/02/94
	1332 \$	630.00	06/05/07	7776050970000111	CP	05/27/07	06/09/07	10/16/96
	1333 \$	441.00	06/05/07	7776051000000074	CP	05/27/07	06/09/07	10/22/99
	1334 \$	462.56	06/05/07	7776051020000067	CP	05/27/07	06/09/07	05/06/02
	1335 \$	658.84	06/05/07	7776051070000125	CP	05/27/07	06/09/07	09/13/06
	1336 \$	1,382.00	06/05/07	7776051070000173	CP	05/27/07	06/09/07	09/20/06
	1337 \$	1,275.68	06/05/07	7776051070000328	CP	05/27/07	06/09/07	03/31/07
	1338 \$	967.07	06/05/07	7776051070000360	CP	05/04/07	05/14/07	05/03/07
	1339 \$	25.00	06/05/07	7776051070000270	MP	04/12/07	04/12/07	01/14/07
	1341 \$	728.00	06/06/07	7776051070000125	MP	02/14/07	02/14/07	09/13/06
	1342 \$	99.77	06/06/07	7776051070000328	MP	04/02/07	04/02/07	03/31/07
	1343 \$	563.13	06/06/07	7776051070000328	MP	04/04/07	04/04/07	03/31/07
	1344 \$	5.40	06/07/07	7776050870000124	MP	07/28/06	07/28/06	09/27/86
	1344 \$	410.87	06/07/07	7776050970000154	MP	07/07/06	07/07/06	05/20/97
	1344 \$	30.42	06/07/07	7776051070000125	MP	02/09/07	02/09/07	09/13/06
	1344 \$	24.88	06/07/07	7776051070000125	MP	02/28/07	02/28/07	09/13/06
	1344 \$	25.12	06/07/07	7776051070000125	MP	03/30/07	03/30/07	09/13/06
	1345 \$	339.56	06/12/07	7776051070000297	MP	05/21/07	05/23/07	03/04/07
	1347 \$	116.76	06/12/07	7776051070000125	MP	05/18/07	05/18/07	09/13/06
	1348 \$	236.84	06/12/07	7776051070000297	MP	05/18/07	05/18/07	03/04/07
	1350 \$	840.00	06/12/07	7776051070000268	MP	05/15/07	05/15/07	02/01/07
	1351 \$	600.00	06/12/07	7776051070000270	MP	04/23/07	04/23/07	01/14/07
	1352 \$	61.99	06/12/07	7776051070000294	MP	03/05/07	03/05/07	03/02/07
	1353 \$	563.13	06/12/07	7776051070000294	MP	03/07/07	03/07/07	03/02/07
	1354 \$	750.00	06/13/07	7776051000000092	MP	05/23/07	05/23/07	03/04/00
	1359 \$	233.60	06/18/07	7776051070000268	MP	05/29/07	05/29/07	02/01/07
	1361 \$	115.00	06/18/07	7776051070000256	MP	05/25/07	05/25/07	01/30/07
	1362 \$	335.00	06/18/07	7776051060000112	MP	05/15/07	05/15/07	04/05/06
	1363 \$	464.24	06/20/07	7776050950000110	CP	06/10/07	06/23/07	08/02/94
	1364 \$	630.00	06/20/07	7776050970000111	CP	06/10/07	06/23/07	10/16/96
	1365 \$	441.00	06/20/07	7776051000000074	CP	06/10/07	06/23/07	10/22/99
	1366 \$	462.56	06/20/07	7776051020000067	CP	06/10/07	06/23/07	05/06/02

TRRBOE 06-07 WC Paid Register Analysis
Who Paid How Much

LT_status	Check	Amount	Transaction_date	PDS_claim	Payment_code	Pmt_from_date	Pmt_to_date	Date_of_Injury
I	1367	\$ 235.30	06/20/07	7776051070000125	CP	06/10/07	06/14/07	09/13/06
I	1368	\$ 1,382.00	06/20/07	7776051070000173	CP	06/10/07	06/23/07	09/20/06
I	1369	\$ 749.19	06/20/07	7776051070000270	CP	04/24/07	05/03/07	01/14/07
I	1370	\$ 1,275.68	06/20/07	7776051070000328	CP	06/10/07	06/23/07	03/31/07
I	1372	\$ 1,432.80	06/22/07	7776051070000125	MP	03/29/07	03/29/07	09/13/06
I	1373	\$ 49.00	06/25/07	7776051060000227	MP	04/23/07	04/23/07	12/23/05
I	1374	\$ 3,169.00	06/25/07	7776051070000268	MP	05/15/07	05/15/07	02/01/07
I	1376	\$ 118.00	06/25/07	7776051070000297	MP	06/07/07	06/07/07	03/04/07
I	1377	\$ 93.00	06/25/07	7776051070000125	MP	06/06/07	06/06/07	09/13/06
I	1380	\$ 236.84	06/25/07	7776051070000297	MP	05/30/07	05/30/07	03/04/07
I	1381	\$ 131.32	06/25/07	7776051070000268	MP	05/31/07	05/31/07	02/01/07
I	1382	\$ 236.84	06/25/07	7776051070000297	MP	05/29/07	05/29/07	03/04/07
I	1387	\$ 411.00	06/25/07	7776051070000125	MP	11/29/06	11/29/06	09/13/06
I	1390	\$ 648.00	06/25/07	7776051070000142	MP	05/25/07	05/25/07	09/20/06
I	1392	\$ 399.00	06/28/07	7776051060000055	MP	05/29/07	05/29/07	05/01/06
I	1393	\$ 99.00	06/28/07	7776051070000328	MP	04/02/07	04/02/07	03/31/07
I	1398	\$ 489.00	06/28/07	7776051070000294	MP	03/07/07	03/07/07	03/02/07
I	1399	\$ 93.00	06/28/07	7776051070000125	MP	05/09/07	05/09/07	09/13/06
I	1400	\$ 233.40	06/28/07	7776051070000268	MP	06/06/07	06/06/07	02/01/07
I	1401	\$ 233.40	06/28/07	7776051070000268	MP	06/07/07	06/07/07	02/01/07
I	1402	\$ 233.44	06/28/07	7776051070000268	MP	06/13/07	06/13/07	02/01/07
I	1410	\$ 1,138.00	06/28/07	7776051070000297	MP	03/12/07	03/12/07	03/04/07
I	1414	\$ 141.12	06/28/07	7776051070000242	MP	05/01/07	05/01/07	01/09/07
I	1415	\$ 141.12	06/28/07	7776051070000242	MP	05/29/07	05/29/07	01/09/07
I	1419	\$ 48.60	06/28/07	7776051070000364	MP	05/24/07	05/24/07	05/24/07
I	1422	\$ 62.59	06/28/07	7776051070000360	MP	05/04/07	05/04/07	05/03/07
I	1424	\$ 420.89	06/28/07	7776051070000297	MP	03/07/07	03/07/07	03/04/07
I	1425	\$ 179.32	06/28/07	7776051070000142	MP	06/08/07	06/08/07	09/20/06
I	1426	\$ 27,171.75	06/29/07	7776051040000153	CM	05/29/07	05/29/07	02/03/04
I	1427	\$ 6,350.00	06/29/07	7776051040000153	CM	05/29/07	05/29/07	02/03/04
I	1428	\$ 85.00	06/29/07	7776051050000058	LP	06/21/07	06/21/07	03/11/05
Total "I"	1151	\$ 902,273.11						
M	385	\$ 26.22	12/13/06	7776051070000206	MP	11/28/06	11/28/06	11/22/06
M	399	\$ 30.00	12/13/06	7776051070000206	MP	11/22/06	11/22/06	11/22/06
M	1067	\$ 32.00	04/20/07	7776051070000303	MP	03/15/07	03/15/07	03/15/07
M	1119	\$ 11.25	05/02/07	7776051070000303	MP	03/15/07	03/15/07	03/15/07
M	1213	\$ 19.31	05/10/07	7776051070000341	MP	04/10/07	04/10/07	04/10/07
M	1066	\$ 35.00	04/20/07	7776051070000302	MP	03/16/07	03/16/07	03/16/07
M	1115	\$ 11.25	05/02/07	7776051070000302	MP	03/16/07	03/16/07	03/16/07
M	1136	\$ 131.00	05/02/07	7776051070000302	MP	03/16/07	03/16/07	03/16/07
M	1136	\$ (131.00)	06/04/07	7776051070000302	VO	03/16/07	03/16/07	03/16/07
M	679	\$ 28.05	02/06/07	7776051070000248	MP	01/19/07	01/19/07	01/19/07
M	940	\$ 28.05	03/28/07	7776051070000248	MP	01/19/07	01/19/07	01/19/07
M	1403	\$ 194.64	06/28/07	7776051070000365	MP	06/07/07	06/07/07	05/21/07
M	1404	\$ 209.20	06/28/07	7776051070000365	MP	06/08/07	06/08/07	05/21/07
M	1405	\$ 209.20	06/28/07	7776051070000365	MP	06/11/07	06/11/07	05/21/07
M	1406	\$ 243.10	06/28/07	7776051070000365	MP	06/13/07	06/13/07	05/21/07
M	1411	\$ 57.24	06/28/07	7776051070000365	MP	05/21/07	05/21/07	05/21/07
M	288	\$ 31.00	11/30/06	7776051070000199	MP	11/02/06	11/02/06	11/02/06
M	1255	\$ 108.00	05/17/07	7776051070000330	MP	04/06/07	04/06/07	03/30/07
M	183	\$ 34.00	11/01/06	7776051070000177	MP	10/13/06	10/13/06	10/13/06
M	498	\$ 31.00	01/03/07	7776051070000177	MP	12/08/06	12/08/06	10/13/06
M	669	\$ 489.00	02/05/07	7776051070000177	MP	12/13/06	12/13/06	10/13/06
M	101	\$ 205.00	10/12/06	7776051060000015	MP	07/07/06	07/07/06	11/18/05
M	44	\$ 197.20	10/04/06	7776051060000017	MP	09/11/06	09/11/06	06/02/06
M	62	\$ 472.24	10/06/06	7776051060000017	MP	08/28/06	08/31/06	06/02/06
M	71	\$ 490.00	10/09/06	7776051060000017	MP	06/16/06	06/16/06	06/02/06
M	72	\$ 117.00	10/09/06	7776051060000017	MP	07/10/06	07/10/06	06/02/06
M	76	\$ 1,969.45	10/09/06	7776051060000017	MP	07/06/06	07/06/06	06/02/06
M	145	\$ 489.00	10/26/06	7776051060000017	MP	06/12/06	06/12/06	06/02/06
M	151	\$ 442.80	10/26/06	7776051060000017	MP	07/28/06	09/25/06	06/02/06
M	152	\$ 262.88	10/26/06	7776051060000017	MP	09/18/06	09/20/06	06/02/06
M	282	\$ 46.96	11/30/06	7776051060000017	MP	07/06/06	07/06/06	06/02/06
M	359	\$ 311.36	12/12/06	7776051060000017	MP	10/02/06	10/04/06	06/02/06
M	360	\$ 1,070.80	12/12/06	7776051060000017	MP	07/12/06	07/20/06	06/02/06
M	361	\$ 762.80	12/12/06	7776051060000017	MP	07/25/06	08/25/06	06/02/06
M	362	\$ 384.00	12/12/06	7776051060000017	MP	08/01/06	08/02/06	06/02/06
M	405	\$ 978.60	12/13/06	7776051060000017	MP	08/07/06	08/18/06	06/02/06
M	412	\$ 8,288.00	12/14/06	7776051060000017	MP	07/06/06	07/06/06	06/02/06
M	422	\$ 2,160.00	12/14/06	7776051060000017	MP	07/06/06	07/06/06	06/02/06
M	511	\$ 2,093.60	01/04/07	7776051060000017	MP	07/06/06	07/06/06	06/02/06
M	1017	\$ 1,008.00	04/12/07	7776051060000017	MP	07/06/06	07/06/06	06/02/06
M	1019	\$ 76.00	04/13/07	7776051060000017	MP	08/04/06	08/04/06	06/02/06
M	1164	\$ 61.00	05/07/07	7776051070000344	MP	04/12/07	04/12/07	04/12/07
M	1117	\$ 114.30	05/02/07	7776051070000292	MP	02/27/07	02/27/07	02/06/07
M	1134	\$ 90.00	05/02/07	7776051070000292	MP	02/27/07	02/27/07	02/06/07
M	1134	\$ (90.00)	06/04/07	7776051070000292	VO	02/27/07	02/27/07	02/06/07
M	1064	\$ 30.00	04/20/07	7776051070000309	MP	03/06/07	03/06/07	03/06/07
M	109	\$ 30.00	01/12/06	7776051070000146	MP	09/22/06	09/22/06	09/22/06
M	620	\$ 62.00	01/25/07	7776051070000246	MP	01/08/07	01/08/07	01/08/07

TRRBOE 06-07 WC Paid Register Analysis
Who Paid How Much

LT_status	Check_	Amount	Transaction_date	PDS_claim_	Payment_code	Pmt_from_date	Pmt_to_date	Date_of_injury
M	394 \$	250.00	12/13/06	7776051070000202	MP	10/25/06	10/25/06	10/25/06
M	413 \$	545.00	12/14/06	7776051070000202	MP	10/25/06	10/25/06	10/25/06
M	510 \$	979.84	01/04/07	7776051070000202	MP	10/25/06	10/25/06	10/25/06
M	1050 \$	66.40	04/18/07	7776051070000202	MP	10/25/06	10/25/06	10/25/06
M	875 \$	22.40	03/15/07	7776051070000254	MP	01/18/07	01/18/07	01/18/07
M	61 \$	106.24	10/06/06	7776051060000051	MP	07/07/06	07/07/06	05/28/06
M	63 \$	209.28	10/06/06	7776051060000051	MP	07/31/06	07/31/06	05/26/06
M	80 \$	485.16	10/09/06	7776051060000052	MP	08/02/06	08/03/06	06/02/06
M	98 \$	710.88	10/11/06	7776051060000052	MP	08/06/06	08/10/06	06/02/06
M	99 \$	655.52	10/11/06	7776051060000052	MP	08/16/06	08/18/06	06/02/06
M	106 \$	60.60	10/12/06	7776051060000052	MP	07/24/06	07/24/06	06/02/06
M	114 \$	550.00	10/12/06	7776051060000052	MP	07/12/06	07/12/06	06/02/06
M	144 \$	489.00	10/26/06	7776051060000052	MP	06/08/06	06/08/06	06/02/06
M	168 \$	60.80	10/31/06	7776051060000052	MP	09/11/06	09/11/06	06/02/06
M	180 \$	113.00	11/01/06	7776051060000052	MP	06/12/06	06/12/06	06/02/06
M	181 \$	60.60	11/01/06	7776051060000052	MP	07/17/06	07/17/06	06/02/06
M	267 \$	30.00	11/30/06	7776051060000052	MP	06/02/06	06/02/06	06/02/06
M	290 \$	900.00	12/01/06	7776051060000052	MP	07/11/06	07/11/06	06/02/06
M	292 \$	672.79	12/01/06	7776051060000052	MP	07/11/06	07/11/06	06/02/06
M	378 \$	960.00	12/12/06	7776051060000052	MP	07/11/06	07/11/06	06/02/06
M	423 \$	27.27	12/14/06	7776051060000052	MP	07/11/06	07/24/06	06/02/06
M	646 \$	7,293.60	01/30/07	7776051060000052	MP	07/11/06	07/11/06	06/02/06
M	697 \$	602.00	02/14/07	7776051060000052	MP	07/26/06	07/28/06	06/02/06
M	793 \$	127.00	03/05/07	7776051060000051	MP	07/18/06	07/18/06	05/26/06
M	1290 \$	34.38	05/24/07	7776051060000051	MP	07/11/06	07/24/06	05/26/06
M	1292 \$	76.00	05/24/07	7776051060000051	MP	08/14/06	08/14/06	05/26/06
M	497 \$	30.00	01/03/07	7776051070000221	MP	11/30/06	11/30/06	11/30/06
M	700 \$	9.71	02/16/07	7776051070000221	MP	12/05/06	12/05/06	11/30/06
M	1120 \$	103.14	05/02/07	7776051070000310	MP	03/19/07	03/19/07	03/19/07
M	1121 \$	48.60	05/02/07	7776051070000310	MP	03/21/07	03/21/07	03/19/07
M	1137 \$	205.00	05/02/07	7776051070000310	MP	03/19/07	03/19/07	03/19/07
M	1137 \$	(205.00)	06/04/07	7776051070000310	VO	03/19/07	03/19/07	03/19/07
M	1138 \$	90.00	05/02/07	7776051070000310	MP	03/21/07	03/21/07	03/19/07
M	1138 \$	(90.00)	06/04/07	7776051070000310	VO	03/21/07	03/21/07	03/19/07
M	216 \$	30.00	11/07/06	7776051070000182	MP	10/23/06	10/23/06	10/23/06
M	759 \$	191.00	03/02/07	7776051060000284	MP	08/11/05	08/11/05	07/28/05
M	874 \$	41.00	03/15/07	7776051060000284	MP	09/01/05	09/01/05	07/28/05
M	700 \$	16.49	02/16/07	7776051070000267	MP	02/05/07	02/06/07	02/05/07
M	730 \$	24.79	02/21/07	7776051070000267	MP	02/14/07	02/14/07	02/05/07
M	762 \$	194.64	03/02/07	7776051070000267	MP	02/14/07	02/14/07	02/05/07
M	814 \$	159.04	03/09/07	7776051070000267	MP	02/19/07	02/19/07	02/05/07
M	856 \$	116.76	03/13/07	7776051070000267	MP	02/22/07	02/22/07	02/05/07
M	857 \$	77.80	03/13/07	7776051070000267	MP	02/23/07	02/23/07	02/05/07
M	858 \$	38.88	03/13/07	7776051070000267	MP	02/26/07	02/26/07	02/05/07
M	911 \$	32.00	03/27/07	7776051070000267	MP	02/05/07	02/05/07	02/05/07
M	258 \$	45.60	11/30/06	7776051050000040	MP	04/08/05	04/08/05	04/08/05
M	601 \$	62.00	01/24/07	7776051070000245	MP	01/08/07	01/08/07	01/08/07
M	52 \$	19.10	10/05/06	7776051070000147	MP	09/22/06	09/22/06	09/21/06
M	118 \$	38.72	10/18/06	7776051070000147	MP	10/05/06	10/05/06	09/21/06
M	398 \$	489.00	12/13/06	7776051070000147	MP	11/28/06	11/28/06	09/21/06
M	502 \$	194.64	01/03/07	7776051070000147	MP	12/07/06	12/07/06	09/21/06
M	567 \$	44.65	01/18/07	7776051070000147	MP	11/28/06	11/28/06	09/21/06
M	940 \$	13.72	03/28/07	7776051070000147	MP	03/14/07	03/14/07	09/21/06
M	1122 \$	345.39	05/02/07	7776051070000304	MP	03/14/07	03/14/07	03/14/07
M	1139 \$	131.00	05/02/07	7776051070000304	MP	03/14/07	03/14/07	03/14/07
M	1139 \$	(131.00)	06/04/07	7776051070000304	VO	03/14/07	03/14/07	03/14/07
M	1199 \$	6.75	05/10/07	7776051070000304	MP	04/30/07	04/30/07	03/14/07
M	1214 \$	65.70	05/10/07	7776051070000304	MP	04/30/07	04/30/07	03/14/07
M	334 \$	86.00	12/08/06	7776051070000194	MP	10/27/06	10/27/06	10/26/06
M	344 \$	236.88	12/11/06	7776051070000194	MP	11/10/06	11/10/06	10/26/06
M	375 \$	721.98	12/12/06	7776051070000194	MP	11/01/06	11/08/06	10/26/06
M	417 \$	512.76	12/14/06	7776051070000194	MP	11/17/06	11/22/06	10/26/06
M	420 \$	396.00	12/14/06	7776051070000194	MP	11/14/06	11/15/06	10/26/06
M	445 \$	437.70	12/21/06	7776051070000194	MP	11/24/06	11/27/06	10/26/06
M	654 \$	237.00	01/31/07	7776051070000194	MP	10/31/06	10/31/06	10/26/06
M	1290 \$	48.51	05/24/07	7776051070000194	MP	10/27/06	10/27/06	10/26/06
M	146 \$	30.00	10/26/06	7776051060000054	MP	06/12/06	06/12/06	06/12/06
M	700 \$	37.93	02/16/07	7776051070000272	MP	01/31/07	01/31/07	01/01/07
M	1412 \$	171.11	06/28/07	7776051070000367	MP	05/23/07	05/23/07	05/23/07
M	1397 \$	60.00	06/28/07	7776051070000385	MP	06/13/07	06/13/07	06/12/07
M	545 \$	524.00	01/12/07	7776051070000234	MP	12/05/06	12/05/06	12/05/06
M	570 \$	250.00	01/19/07	7776051070000234	MP	12/05/06	12/05/06	12/05/06
M	625 \$	401.92	01/26/07	7776051070000234	MP	12/05/06	12/05/06	12/05/06
M	182 \$	250.00	11/01/06	7776051070000139	MP	09/18/06	09/18/06	09/18/06
M	236 \$	450.56	11/21/06	7776051070000139	MP	09/18/06	09/18/06	09/18/06
M	666 \$	22.40	02/05/07	7776051070000139	MP	09/18/06	09/18/06	09/18/06
M	698 \$	377.60	02/15/07	7776051070000261	MP	01/19/07	01/19/07	01/19/07
M	1262 \$	250.00	05/21/07	7776051070000261	MP	01/19/07	01/19/07	01/19/07
M	1065 \$	30.00	04/20/07	7776051070000293	MP	03/20/07	03/20/07	02/01/07
M	1123 \$	103.14	05/02/07	7776051070000293	MP	03/21/07	03/21/07	02/01/07

TRRBOE 06-07 WC Paid Register Analysis
Who Paid How Much

LT_status	Check_	Amount	Transaction_date	PDS_claim_	Payment_code	Pmt_from_date	Pmt_to_date	Date_of_Injury
M	1140 \$	90.00	05/02/07	7776051070000293	MP	03/21/07	03/21/07	02/01/07
M	1140 \$	(90.00)	06/04/07	7776051070000293	VO	03/21/07	03/21/07	02/01/07
M	1215 \$	103.14	05/10/07	7776051070000293	MP	04/04/07	04/04/07	02/01/07
M	1355 \$	25.00	06/13/07	7776051070000293	MP	05/23/07	05/23/07	02/01/07
M	1388 \$	563.13	06/25/07	7776051070000293	MP	05/23/07	05/23/07	02/01/07
M	141 \$	28.80	10/26/06	7776051060000083	MP	04/05/06	04/05/06	04/05/06
M	38 \$	9.25	09/28/06	7776051070000132	MP	09/16/06	09/16/06	09/08/06
M	52 \$	31.66	10/05/06	7776051070000132	MP	09/25/06	09/25/06	09/08/06
M	100 \$	15.50	10/12/06	7776051070000132	MP	10/03/06	10/03/06	09/08/06
M	110 \$	30.00	10/12/06	7776051070000132	MP	09/13/06	09/13/06	09/08/06
M	1290 \$	55.64	05/24/07	7776051070000187	MP	10/30/06	10/31/06	10/30/06
M	318 \$	46.96	12/06/06	7776051060000105	MP	05/04/06	05/04/06	02/16/06
M	319 \$	710.00	12/06/06	7776051060000105	MP	05/05/06	05/05/06	02/16/06
M	346 \$	90.00	12/12/06	7776051060000105	MP	08/11/06	08/11/06	02/16/06
M	1216 \$	231.09	05/10/07	7776051070000340	MP	04/11/07	04/11/07	04/11/07
M	269 \$	30.00	11/30/06	7776051070000197	MP	10/24/06	10/24/06	10/18/06
M	567 \$	33.01	01/18/07	7776051070000197	MP	11/03/06	11/03/06	10/18/06
M	700 \$	9.71	02/16/07	7776051070000197	MP	10/24/06	10/24/06	10/18/06
M	1165 \$	147.00	05/07/07	7776051070000343	MP	04/12/07	04/12/07	04/12/07
M	1217 \$	103.14	05/10/07	7776051070000343	MP	04/12/07	04/12/07	04/12/07
M	1239 \$	831.00	05/14/07	7776051070000343	MP	04/18/07	04/23/07	04/12/07
M	1240 \$	311.24	05/14/07	7776051070000343	MP	04/24/07	04/25/07	04/12/07
M	1413 \$	237.84	06/28/07	7776051070000363	MP	05/22/07	05/22/07	05/22/07
M	1218 \$	65.70	05/10/07	7776051070000349	MP	04/27/07	04/27/07	04/27/07
M	1328 \$	0.67	06/04/07	7776051070000349	MP	04/27/07	04/27/07	04/27/07
M	1394 \$	30.00	06/28/07	7776051070000349	MP	04/27/07	04/27/07	04/27/07
M	1219 \$	19.31	05/10/07	7776051070000329	MP	04/02/07	04/02/07	04/02/07
M	1254 \$	83.00	05/17/07	7776051070000329	MP	04/13/07	04/13/07	04/02/07
M	1163 \$	489.00	05/07/07	7776051070000337	MP	04/19/07	04/19/07	04/09/07
M	1220 \$	103.14	05/10/07	7776051070000337	MP	04/12/07	04/12/07	04/09/07
M	1245 \$	191.00	05/15/07	7776051070000337	MP	04/24/07	04/24/07	04/09/07
M	1391 \$	32.00	06/27/07	7776051070000337	MP	04/11/07	04/11/07	04/09/07
M	263 \$	489.00	11/30/06	7776051070000190	MP	11/08/06	11/08/06	10/28/06
M	352 \$	30.00	12/12/06	7776051070000190	MP	10/30/06	10/30/06	10/28/06
M	1146 \$	18.68	05/03/07	7776051070000345	MP	04/05/07	04/12/07	04/04/07
M	1199 \$	9.30	05/10/07	7776051070000345	MP	04/12/07	04/12/07	04/04/07
M	1222 \$	70.56	05/10/07	7776051070000345	MP	04/12/07	04/12/07	04/04/07
M	1223 \$	103.14	05/10/07	7776051070000345	MP	04/05/07	04/05/07	04/04/07
M	499 \$	70.00	01/03/07	7776051070000207	MP	11/20/06	11/20/06	11/20/06
M	730 \$	32.56	02/21/07	7776051070000207	MP	02/13/07	02/14/07	11/20/06
M	758 \$	27.38	03/02/07	7776051070000207	MP	02/17/07	02/17/07	11/20/06
M	865 \$	34.00	03/14/07	7776051070000291	MP	02/13/07	02/13/07	02/13/07
M	887 \$	159.08	03/22/07	7776051070000291	MP	02/28/07	02/28/07	02/13/07
M	917 \$	198.00	03/27/07	7776051070000291	MP	02/26/07	02/26/07	02/13/07
M	924 \$	159.08	03/27/07	7776051070000291	MP	03/08/07	03/08/07	02/13/07
M	932 \$	116.68	03/27/07	7776051070000291	MP	03/07/07	03/07/07	02/13/07
M	934 \$	318.08	03/27/07	7776051070000291	MP	03/01/07	03/05/07	02/13/07
M	956 \$	194.64	04/02/07	7776051070000291	MP	02/22/07	02/22/07	02/13/07
M	1027 \$	116.72	04/13/07	7776051070000291	MP	03/14/07	03/14/07	02/13/07
M	1035 \$	116.72	04/13/07	7776051070000291	MP	03/21/07	03/21/07	02/13/07
M	1082 \$	155.60	04/23/07	7776051070000291	MP	03/26/07	03/26/07	02/13/07
M	1083 \$	116.72	04/23/07	7776051070000291	MP	03/28/07	03/28/07	02/13/07
M	1084 \$	395.96	04/23/07	7776051070000291	MP	04/02/07	04/04/07	02/13/07
M	1124 \$	65.70	05/02/07	7776051070000291	MP	03/27/07	03/27/07	02/13/07
M	1125 \$	114.30	05/02/07	7776051070000291	MP	03/13/07	03/13/07	02/13/07
M	1132 \$	114.30	05/02/07	7776051070000291	MP	02/23/07	02/23/07	02/13/07
M	1141 \$	(90.00)	05/02/07	7776051070000291	MP	03/27/07	03/27/07	02/13/07
M	1141 \$	90.00	06/04/07	7776051070000291	VO	03/27/07	03/27/07	02/13/07
M	1142 \$	(90.00)	05/02/07	7776051070000291	MP	03/13/07	03/13/07	02/13/07
M	1142 \$	90.00	06/04/07	7776051070000291	VO	03/13/07	03/13/07	02/13/07
M	1155 \$	194.52	05/04/07	7776051070000291	MP	04/09/07	04/09/07	02/13/07
M	1349 \$	131.40	06/12/07	7776051070000291	MP	03/12/07	04/09/07	02/13/07
M	157 \$	11.81	10/30/06	7776051070000178	MP	10/13/06	10/13/06	10/13/06
M	184 \$	30.00	11/01/06	7776051070000178	MP	10/13/06	10/13/06	10/13/06
M	414 \$	52.00	12/14/06	7776051070000208	MP	11/17/06	11/17/06	11/17/06
M	1221 \$	114.30	05/10/07	7776051070000333	MP	04/02/07	04/02/07	04/02/07
M	288 \$	23.32	12/01/06	7776051070000213	MP	11/17/06	11/17/06	11/17/06
M	270 \$	60.00	11/30/06	7776051070000191	MP	10/31/06	10/31/06	10/30/06
M	1416 \$	25.20	06/28/07	7776051070000356	MP	05/11/07	05/11/07	05/10/07
M	567 \$	6.28	01/18/07	7776051070000240	MP	01/08/07	01/08/07	01/08/07
M	602 \$	68.00	01/24/07	7776051070000240	MP	01/08/07	01/08/07	01/08/07
M	245 \$	52.00	11/27/06	7776051070000200	MP	11/03/06	11/03/06	09/20/06
M	272 \$	489.00	11/30/06	7776051070000200	MP	11/08/06	11/08/06	09/20/06
M	419 \$	194.64	12/14/06	7776051070000200	MP	11/15/06	11/15/06	09/20/06
M	586 \$	424.00	01/24/07	7776051070000200	MP	01/02/07	01/02/07	09/20/06
M	599 \$	489.00	01/24/07	7776051070000200	MP	01/04/07	01/04/07	09/20/06
M	603 \$	786.70	01/24/07	7776051070000200	MP	11/27/06	11/30/06	09/20/06
M	604 \$	778.10	01/24/07	7776051070000200	MP	12/04/06	12/07/06	09/20/06
M	605 \$	389.08	01/24/07	7776051070000200	MP	12/11/06	12/13/06	09/20/06
M	609 \$	516.04	01/24/07	7776051070000200	MP	11/20/06	11/22/06	09/20/06

TRRBOE 06-07 WC Paid Register Analysis
Who Paid How Much

LT_status	Check	Amount	Transaction_date	PDS_claim	Payment_code	Pmt_from_date	Pmt_to_date	Date_of_injury
M	662	\$ 90.00	02/05/07	7776051070000200	MP	01/23/07	01/23/07	09/20/06
M	682	\$ 32.00	02/09/07	7776051070000200	MP	01/02/07	01/02/07	09/20/06
M	701	\$ 90.00	02/16/07	7776051070000200	MP	01/09/07	01/09/07	09/20/06
M	983	\$ 90.00	04/04/07	7776051070000200	MP	03/20/07	03/20/07	09/20/06
M	940	\$ 70.19	03/28/07	7776051070000238	MP	01/03/07	01/03/07	01/03/07
M	1236	\$ 125.60	05/11/07	7776051020000347	MP	01/15/02	01/15/02	01/15/02
M	671	\$ 30.00	02/05/07	7776051070000250	MP	01/18/07	01/18/07	01/12/07
M	679	\$ 29.70	02/06/07	7776051070000250	MP	01/20/07	01/23/07	01/12/07
M	940	\$ 29.70	03/28/07	7776051070000250	MP	01/20/07	01/23/07	01/12/07
M	700	\$ 24.65	02/16/07	7776051070000167	MP	10/03/06	09/26/06	09/26/06
M	1224	\$ 114.30	05/10/07	7776051070000352	MP	04/30/07	04/30/07	04/30/07
M	1395	\$ 159.00	06/28/07	7776051070000352	MP	04/30/07	04/30/07	04/30/07
M	1417	\$ 114.30	06/28/07	7776051070000352	MP	05/08/07	05/08/07	04/30/07
M	567	\$ 70.19	01/18/07	7776051070000239	MP	01/05/07	01/05/07	01/05/07
M	809	\$ 90.00	03/09/07	7776051050000152	MP	09/01/06	09/01/06	12/10/04
M	1127	\$ 65.70	05/02/07	7776051070000318	MP	03/26/07	03/26/07	03/26/07
M	1144	\$ 205.00	05/02/07	7776051070000318	MP	03/26/07	03/26/07	03/26/07
M	1144	\$ (205.00)	06/04/07	7776051070000318	VO	03/26/07	03/26/07	03/26/07
M	1225	\$ 65.70	05/10/07	7776051070000318	MP	04/03/07	04/03/07	03/26/07
M	1304	\$ 30.00	05/25/07	7776051070000318	MP	03/26/07	03/26/07	03/26/07
M	333	\$ 38.00	12/08/06	7776051070000195	MP	10/20/06	10/20/06	10/20/06
M	567	\$ 16.64	01/18/07	7776051070000195	MP	11/03/06	11/03/06	10/20/06
M	700	\$ 24.98	02/16/07	7776051070000195	MP	10/20/06	10/20/06	10/20/06
M	576	\$ 48.06	01/19/07	7776051070000236	MP	12/20/06	12/20/06	12/20/06
M	1418	\$ 70.83	06/28/07	7776051070000375	MP	05/31/07	05/31/07	05/31/07
M	1022	\$ 558.72	04/13/07	7776051070000316	MP	03/02/07	03/02/07	03/02/07
M	1162	\$ 22.40	05/07/07	7776051070000316	MP	03/02/07	03/02/07	03/02/07
M	1396	\$ 30.00	06/28/07	7776051070000351	MP	04/30/07	04/30/07	04/30/07
M	135	\$ 402.58	10/25/06	7776051070000119	MP	07/28/06	07/28/06	07/28/06
M	108	\$ 521.00	10/12/06	7776051070000135	MP	09/16/06	09/21/06	09/15/06
M	616	\$ 41.00	01/25/07	7776051070000135	MP	10/23/06	10/23/06	09/15/06
M	617	\$ 139.00	01/25/07	7776051070000135	MP	10/02/06	10/02/06	09/15/06
M	736	\$ 135.00	02/23/07	7776051070000135	MP	10/02/06	10/02/06	09/15/06
M	740	\$ 51.00	02/23/07	7776051070000135	MP	10/23/06	10/23/06	09/15/06
M	1386	\$ 370.00	06/25/07	7776051070000135	MP	10/02/06	10/02/06	09/15/06
M	700	\$ 103.26	02/16/07	7776051050000033	MP	02/01/07	02/06/07	03/04/05
M	984	\$ 106.00	04/04/07	7776051050000033	MP	02/16/07	02/16/07	03/04/05
M	1357	\$ 136.00	06/18/07	7776051050000033	MP	03/13/07	03/13/07	03/04/05
M	1371	\$ 639.16	06/22/07	7776051050000033	MP	03/15/07	03/21/07	03/04/05
M	38	\$ 42.51	09/28/06	7776051070000134	MP	09/12/06	09/12/06	09/12/06
M	52	\$ 24.79	10/05/06	7776051070000134	MP	09/25/06	09/25/06	09/12/06
M	444	\$ 990.10	12/21/06	7776051070000134	MP	11/24/06	11/30/06	09/12/06
M	447	\$ 543.60	12/21/06	7776051070000134	MP	12/04/06	12/06/06	09/12/06
M	504	\$ 675.28	01/03/07	7776051070000134	MP	12/08/06	12/14/06	09/12/06
M	517	\$ 194.52	01/08/07	7776051070000134	MP	12/18/06	12/18/06	09/12/06
M	143	\$ 63.00	10/26/06	7776051070000170	MP	09/29/06	09/29/06	09/28/06
M	627	\$ 27.17	01/30/07	7776051070000237	MP	01/16/07	01/16/07	12/20/06
M	670	\$ 489.00	02/05/07	7776051070000237	MP	01/18/07	01/18/07	12/20/06
M	672	\$ 32.00	02/05/07	7776051070000237	MP	01/16/07	01/16/07	12/20/06
M	1244	\$ 115.00	05/15/07	7776051070000335	MP	04/09/07	04/09/07	03/29/07
M	1295	\$ 1,761.20	05/24/07	7776051070000335	MP	05/01/07	05/01/07	03/29/07
M	1302	\$ 143.00	05/25/07	7776051070000335	MP	04/09/07	04/09/07	03/29/07
M	1329	\$ 136.26	06/04/07	7776051070000335	MP	04/02/07	04/02/07	03/29/07
M	1346	\$ 105.37	06/12/07	7776051070000335	MP	05/23/07	05/23/07	03/29/07
M	1360	\$ 194.68	06/18/07	7776051070000335	MP	05/22/07	05/22/07	03/29/07
M	1378	\$ 357.00	06/25/07	7776051070000335	MP	05/29/07	05/31/07	03/29/07
M	1379	\$ 473.68	06/25/07	7776051070000335	MP	06/01/07	06/04/07	03/29/07
M	1407	\$ 236.84	06/28/07	7776051070000335	MP	06/13/07	06/13/07	03/29/07
M	1408	\$ 197.96	06/28/07	7776051070000335	MP	06/11/07	06/11/07	03/29/07
M	1409	\$ 197.96	06/28/07	7776051070000335	MP	06/06/07	06/06/07	03/29/07
M	400	\$ 81.00	12/13/06	7776051070000215	MP	11/17/06	11/17/06	11/17/06
M	564	\$ 685.00	01/16/07	7776051070000215	MP	11/21/06	11/27/06	11/17/06
M	658	\$ 85.00	02/02/07	7776051070000215	MP	12/13/06	12/13/06	11/17/06
M	775	\$ 85.00	03/05/07	7776051070000215	MP	01/23/07	01/23/07	11/17/06
M	907	\$ 171.00	03/27/07	7776051070000215	MP	12/18/06	12/18/06	11/17/06
M	700	\$ 23.32	02/16/07	7776051070000276	MP	02/01/07	02/01/07	02/01/07
M	992	\$ 290.00	04/05/07	7776051070000285	MP	03/27/07	03/27/07	02/23/07
M	1073	\$ 105.00	04/23/07	7776051070000285	MP	03/06/07	03/06/07	02/23/07
M	1131	\$ 65.70	05/02/07	7776051070000285	MP	02/23/07	02/23/07	02/23/07
M	1160	\$ 105.00	05/07/07	7776051070000285	MP	04/17/07	04/17/07	02/23/07
M	1192	\$ 1,145.20	05/09/07	7776051070000285	MP	02/27/07	02/27/07	02/23/07
M	1375	\$ 105.00	06/25/07	7776051070000285	MP	05/29/07	05/29/07	02/23/07
M	198	\$ 16.51	11/07/06	7776051070000198	MP	11/01/06	11/01/06	11/01/06
M	288	\$ 101.91	12/01/06	7776051070000198	MP	11/09/06	11/09/06	11/01/06
M	353	\$ 121.00	12/12/06	7776051070000198	MP	11/01/06	11/01/06	11/01/06
M	406	\$ 428.00	12/13/06	7776051070000198	MP	11/15/06	11/24/06	11/01/06
M	467	\$ 194.45	12/29/06	7776051070000198	MP	11/27/06	11/27/06	11/01/06
M	320	\$ 268.12	12/06/06	7776051070000192	MP	11/03/06	11/03/06	10/28/06
M	915	\$ 510.72	03/27/07	7776051070000287	MP	02/14/07	02/14/07	02/14/07
M	1060	\$ 21.60	04/20/07	7776051070000287	MP	02/14/07	02/14/07	02/14/07

TRRBOE 06-07 WC Paid Register Analysis
Who Paid How Much

LT_status	Check	Amount	Transaction_date	PDS_claim	Payment_code	Pmt_from_date	Pmt_to_date	Date_of_injury
M	1256	\$ 250.00	05/17/07	7776051070000287	MP	02/14/07	02/14/07	02/14/07
M	568	\$ 518.00	01/19/07	7776051070000233	MP	12/12/06	12/12/06	12/12/06
M	572	\$ 751.36	01/19/07	7776051070000233	MP	12/12/06	12/12/06	12/12/06
M	592	\$ 34.80	01/24/07	7776051070000233	MP	12/12/06	12/12/06	12/12/06
M	1303	\$ 415.00	05/25/07	7776051070000233	MP	12/12/06	12/12/06	12/12/06
M	1420	\$ 19.31	06/28/07	7776051070000362	MP	05/17/07	05/17/07	05/17/07
M	278	\$ 392.60	11/30/06	7776051070000188	MP	11/08/06	11/07/06	10/31/06
M	418	\$ 551.48	12/14/06	7776051070000188	MP	11/09/06	11/15/06	10/31/06
M	1040	\$ 978.00	04/16/07	7776051070000188	MP	03/28/07	03/29/07	10/31/06
M	1085	\$ 194.64	04/23/07	7776051070000188	MP	04/04/07	04/04/07	10/31/06
M	1086	\$ 198.00	04/23/07	7776051070000188	MP	04/05/07	04/05/07	10/31/06
M	1156	\$ 198.00	05/04/07	7776051070000188	MP	04/10/07	04/10/07	10/31/06
M	1167	\$ 434.88	05/07/07	7776051070000188	MP	04/11/07	04/12/07	10/31/06
M	1227	\$ 103.14	05/10/07	7776051070000188	MP	04/16/07	04/16/07	10/31/06
M	1228	\$ 103.14	05/10/07	7776051070000188	MP	04/02/07	04/02/07	10/31/06
M	1340	\$ 188.00	06/06/07	7776051070000188	MP	05/03/07	05/03/07	10/31/06
M	1358	\$ 155.00	06/18/07	7776051070000188	MP	05/03/07	05/03/07	10/31/06
M	1421	\$ 103.14	06/28/07	7776051070000188	MP	05/14/07	05/14/07	10/31/06
M	942	\$ 239.00	04/02/07	7776051070000289	MM	02/20/07	02/20/07	02/14/07
M	142	\$ 325.00	10/26/06	7776051070000130	MP	08/17/06	08/17/06	08/17/06
M	148	\$ 176.64	10/26/06	7776051070000130	MP	08/24/06	08/24/06	08/17/06
M	215	\$ 41.00	11/07/06	7776051070000130	MP	08/24/06	08/24/06	08/17/06
M	321	\$ 20.96	12/07/06	7776051070000123	MP	09/06/06	09/06/06	09/05/06
M	322	\$ 20.96	12/07/06	7776051070000123	MP	09/06/06	09/06/06	09/05/06
M	327	\$ 216.32	12/07/06	7776051070000123	MP	09/06/06	09/06/06	09/05/06
M	456	\$ 38.39	12/28/06	7776051070000219	MP	12/16/06	12/16/06	12/06/06
M	463	\$ 32.00	12/28/06	7776051070000219	MP	12/07/06	12/07/06	12/06/06
M	288	\$ 24.78	12/01/06	7776051070000203	MP	11/16/06	11/16/06	11/14/06
M	324	\$ 32.00	12/07/06	7776051070000203	MP	11/15/06	11/15/06	11/14/06
M	355	\$ 206.08	12/12/06	7776051070000120	MP	08/16/06	08/16/06	08/15/06
M	1161	\$ 28.80	05/07/07	7776051070000120	MP	08/16/06	08/16/06	08/15/06
M	725	\$ 30.00	02/20/07	7776051070000278	MP	01/31/07	01/31/07	01/30/07
M	328	\$ 489.00	12/07/06	7776051060000211	MP	12/02/05	12/02/05	11/02/05
M	509	\$ 958.50	01/03/07	7776051060000211	MP	12/02/05	12/02/05	11/02/05
M	976	\$ 468.00	04/03/07	7776051070000305	MP	03/15/07	03/15/07	03/12/07
M	758	\$ 27.38	03/02/07	7776051070000288	MP	02/17/07	02/17/07	02/13/07
M	864	\$ 68.00	03/14/07	7776051070000288	MP	02/14/07	02/14/07	02/13/07
M	264	\$ 30.00	11/30/06	7776051070000127	MP	09/11/06	09/11/06	09/09/06
M	700	\$ 38.39	02/16/07	7776051070000127	MP	02/07/07	02/07/07	09/09/06
M	914	\$ 468.00	03/27/07	7776051070000127	MP	02/07/07	02/07/07	09/09/06
M	925	\$ 396.08	03/27/07	7776051070000127	MP	03/01/07	03/05/07	09/09/06
M	926	\$ 318.08	03/27/07	7776051070000127	MP	03/07/07	03/08/07	09/09/06
M	947	\$ 518.00	04/02/07	7776051070000127	MP	02/21/07	02/21/07	09/09/06
M	1000	\$ 210.92	04/05/07	7776051070000127	MP	03/14/07	03/14/07	09/09/06
M	1087	\$ 144.36	04/23/07	7776051070000127	MP	04/02/07	04/02/07	09/09/06
M	1088	\$ 183.24	04/23/07	7776051070000127	MP	04/04/07	04/04/07	09/09/06
M	1089	\$ 222.20	04/23/07	7776051070000127	MP	04/06/07	04/06/07	09/09/06
M	1090	\$ 155.60	04/23/07	7776051070000127	MP	04/09/07	04/09/07	09/09/06
M	1168	\$ 183.28	05/07/07	7776051070000127	MP	04/11/07	04/11/07	09/09/06
M	1169	\$ 183.28	05/07/07	7776051070000127	MP	04/12/07	04/12/07	09/09/06
M	1170	\$ 194.48	05/07/07	7776051070000127	MP	04/16/07	04/16/07	09/09/06
M	1171	\$ 155.60	05/07/07	7776051070000127	MP	04/18/07	04/18/07	09/09/06
M	1209	\$ 144.36	05/10/07	7776051070000127	MP	03/28/07	03/28/07	09/09/06
M	1210	\$ 144.36	05/10/07	7776051070000127	MP	03/29/07	03/29/07	09/09/06
M	1356	\$ 93.00	06/18/07	7776051070000127	MP	03/21/07	03/21/07	09/09/06
M	96	\$ 20.00	10/11/06	7776051070000148	MM	09/22/06	10/02/06	09/22/06
M	111	\$ 47.00	10/12/06	7776051070000148	MP	09/22/06	09/22/06	09/22/06
M	1423	\$ 59.85	06/28/07	7776051070000355	MP	05/03/07	05/03/07	05/03/07
M	913	\$ 30.00	03/27/07	7776051070000269	MP	02/02/07	02/02/07	02/02/07
M	1229	\$ 39.73	05/10/07	7776051070000336	MP	04/05/07	04/05/07	04/03/07
M	1068	\$ 489.00	04/20/07	7776051070000338	MP	04/09/07	04/09/07	04/07/07
M	1159	\$ 518.00	05/07/07	7776051070000338	MP	04/12/07	04/12/07	04/07/07
M	1205	\$ 350.28	05/10/07	7776051070000338	MP	04/17/07	04/18/07	04/07/07
M	1212	\$ 155.64	05/10/07	7776051070000338	MP	04/20/07	04/20/07	04/07/07
M	1231	\$ 151.74	05/10/07	7776051070000338	MP	04/09/07	04/09/07	04/07/07
M	1243	\$ 155.64	05/14/07	7776051070000338	MP	04/30/07	04/30/07	04/07/07
M	1263	\$ 198.00	05/21/07	7776051070000338	MP	05/03/07	05/03/07	04/07/07
M	1264	\$ 155.60	05/21/07	7776051070000338	MP	05/04/07	05/04/07	04/07/07
M	1389	\$ 653.53	06/25/07	7776051070000338	MP	04/09/07	04/09/07	04/07/07
M	194	\$ 12.86	11/02/06	7776051070000180	MP	10/26/06	10/26/06	10/25/06
M	288	\$ 27.17	12/01/06	7776051070000180	MP	11/03/06	11/03/06	10/25/06
M	395	\$ 250.00	12/13/06	7776051070000180	MP	10/25/06	10/25/06	10/25/06
M	598	\$ 21.60	01/24/07	7776051070000180	MP	10/25/06	10/25/06	10/25/06
Total "M" Med		361 \$	93,365.61					
M	1	\$ 1.00	08/01/06	7776051070000001	MM	08/01/06	08/01/06	07/01/06
M	1	\$ (1.00)	08/01/06	7776051070000001	VO	08/01/06	08/01/06	07/01/06
M	2	\$ 2.00	08/01/06	7776051070000001	CM	07/30/06	07/31/06	07/01/06
M	2	\$ (2.00)	08/01/06	7776051070000001	VO	07/30/06	07/31/06	07/01/06
M	3	\$ 2.00	08/08/06	7776051070000001	CM	08/01/06	08/01/06	07/01/06
M	4	\$ 1.50	08/08/06	7776051070000001	MM	08/02/06	08/02/06	07/01/06

TRRBOE 06-07 WC Paid Register Analysis
Who Paid How Much

LT_status	Check_	Amount	Transaction_date	PDS_claim_	Payment_code	Pmt_from_date	Pmt_to_date	Date_of_Injury
M	13	\$ 5,000.00	09/07/06	7776051070000001	EP	08/01/06	08/31/06	07/01/06
M	14	\$ 20,000.00	09/07/06	7776051070000001	EP	09/01/06	09/30/06	07/01/06
M	15	\$ 12,500.00	09/07/06	7776051070000001	EP	09/01/06	09/30/06	07/01/06
M	27	\$ 20,000.00	09/21/06	7776051070000001	EP	10/01/06	10/31/06	07/01/06
M	41	\$ 12,500.00	10/03/06	7776051070000001	EP	10/01/06	10/31/06	07/01/06
M	123	\$ 49,899.79	10/23/06	7776051070000001	EP	08/11/06	09/30/06	07/01/06
M	155	\$ 12,500.00	10/27/06	7776051070000001	EP	11/01/06	11/30/06	07/01/06
M	161	\$ 20,000.00	10/30/06	7776051070000001	EP	11/01/06	11/30/06	07/01/06
M	246	\$ 20,000.00	11/27/06	7776051070000001	EP	12/01/06	12/31/06	07/01/06
M	247	\$ 12,500.00	11/27/06	7776051070000001	EP	12/01/06	12/31/06	07/01/06
M	248	\$ 3,000.00	11/27/06	7776051070000001	EP	11/01/06	11/30/06	07/01/06
M	448	\$ 20,000.00	12/22/06	7776051070000001	EP	01/01/07	01/31/07	07/01/06
M	449	\$ 12,500.00	12/22/06	7776051070000001	EP	01/01/07	01/31/07	07/01/06
M	450	\$ 3,000.00	12/22/06	7776051070000001	EP	12/22/06	12/22/06	07/01/06
M	621	\$ 20,000.00	01/25/07	7776051070000001	MP	02/01/07	02/28/07	07/01/06
M	622	\$ 12,500.00	01/25/07	7776051070000001	LP	02/01/07	02/28/07	07/01/06
M	624	\$ 3,000.00	01/25/07	7776051070000001	MP	02/01/07	02/28/07	07/01/06
M	732	\$ 20,000.00	02/21/07	7776051070000001	MP	03/01/07	03/31/07	07/01/06
M	733	\$ 12,500.00	02/21/07	7776051070000001	LP	03/01/07	03/31/07	07/01/06
M	734	\$ 3,000.00	02/21/07	7776051070000001	MP	03/01/07	03/31/07	07/01/06
M	879	\$ 12,500.00	03/21/07	7776051070000001	LP	04/01/07	04/30/07	07/01/06
M	880	\$ 3,000.00	03/21/07	7776051070000001	MP	04/01/07	04/30/07	07/01/06
M	889	\$ 20,000.00	03/22/07	7776051070000001	MP	04/01/07	04/30/07	07/01/06
M	1109	\$ 20,000.00	04/25/07	7776051070000001	MP	05/01/07	05/31/07	07/01/06
M	1110	\$ 12,500.00	04/25/07	7776051070000001	LP	05/01/07	05/31/07	07/01/06
M	1111	\$ 3,000.00	04/25/07	7776051070000001	MP	05/01/07	05/31/07	07/01/06
M	1283	\$ 20,000.00	05/22/07	7776051070000001	MP	06/01/07	06/30/07	07/01/06
M	1285	\$ 12,500.00	05/22/07	7776051070000001	LP	06/01/07	06/30/07	07/01/06
M	1288	\$ 3,000.00	05/22/07	7776051070000001	MP	06/01/07	06/30/07	07/01/06
M	1383	\$ 20,000.00	06/25/07	7776051070000001	MP	07/01/07	07/31/07	07/01/06
M	1384	\$ 12,500.00	06/25/07	7776051070000001	LP	07/01/07	07/31/07	07/01/06
M	1385	\$ 3,000.00	06/25/07	7776051070000001	MP	07/01/07	07/31/07	07/01/06
Total "M" Vendor		38 \$ 436,403.29						
Total "M" All		361 \$ 529,768.90						

Plan Year 2006-07

Total per Business Objects report	\$ 1,432,042.01
System generated check register	(1,432,042.01)
Net difference	-
Paid by TRBE	\$ 902,273.11
Paid by FHRM	\$ 529,768.90
Med Only portion	\$ 93,365.61
Vendor portion	\$ 436,403.29
Total Paid	\$ 1,432,042.01

Paid Basis

	2006-2007	2007-2008	2008-2009	2009-2010
Liability and property	\$ 183,147.97	\$ 212,861.85	\$ 214,533.38	\$ 182,365.73
Workers Compensation less vendor payments	\$ 995,638.72	\$ 899,941.05	\$ 1,000,286.06	\$ 1,160,660.26
Totals	\$ 1,178,786.69	\$ 1,112,802.90	\$ 1,214,819.44	\$ 1,343,025.99

Workers Compensation Payments Reconciliation	2006-2007	2007-2008	2008-2009	2009-2010
Total TRRBOE paid in Indemnity Claims*	\$ 902,273.11	\$ 764,466.53	\$ 913,262.26	\$ 1,098,518.57
Total FHRM paid in Medical Only Claims*	\$ 93,365.61	\$ 135,474.52	\$ 87,023.80	\$ 62,141.69
Total Workers Compensation Claim Payments	\$ 995,638.72	\$ 899,941.05	\$ 1,000,286.06	\$ 1,160,660.26

*Source of information is the CSI Bus Objects Report

Liability Payments Reconciliation	2006-2007	2007-2008	2008-2009	2009-2010
Liability and property payments CSI Cash Regist	\$ 168,147.97	\$ 189,361.85	\$ 214,533.38	\$ 82,365.73
Liability award payments - Tom Monahan report	\$ 15,000.00	\$ 23,500.00	\$ -	\$ 100,000.00
Total Liability Payments by Plan Year	\$ 183,147.97	\$ 212,861.85	\$ 214,533.38	\$ 182,365.73

Tom Monahan Report Payments by Plan Year

	2006-2007	2007-2008	2008-2009	2009-2010	2010-2011	Cumulative
Cheryl Leitner				\$ 7,500.00		\$ 7,500.00
Andrea Malerba	\$ 15,000.00					\$ 15,000.00
Kalb		\$ 15,000.00				\$ 15,000.00
D.K.		\$ 5,000.00				\$ 5,000.00
Michael DeCosta		\$ 5,000.00				\$ 5,000.00
Bruce J. Jones		\$ 1,000.00				\$ 1,000.00
Robert Kirk and Stone Mandia, LLC		\$ 2,500.00				\$ 2,500.00
Estate of Nicholas Valente				\$ 12,500.00		\$ 12,500.00
Betty Gatto		\$ (5,000.00)				\$ (5,000.00)
Lucilia R. Frics				\$ 70,000.00		\$ 70,000.00
Felicia Malone				\$ 10,000.00		\$ 10,000.00
Nabeel and Yumiko Shaaban					\$ 7,500.00	\$ 7,500.00
Totals	\$ 15,000.00	\$ 23,500.00	\$ -	\$ 100,000.00	\$ 7,500.00	\$ 146,000.00

Toms River Regional Board of Education -GL/AL/ELL Cash Flow Analysis

General, automobile, erros and omissions and employemnt practices liability and property damage payments paid through CSI By Plan Year

Source of information is CSI payment registers (not loss runs)

Claim	Claimant	Payee Name	Loss Date	Check	Code	Date	Amount
06-07 Plan Year - Payments or Cash Flow		Total number of checks written in Plan Year 06-07		133	Total paid in Plan Year 06-07		\$168,147.97
07-08 Plan Year - Payments or Cash Flow		Total number of checks written in Plan Year 07-08		205	Total paid in Plan Year 07-08		\$189,361.85
08-09 Plan Year - Payments or Cash Flow		Total number of checks written in Plan Year 08-09		173	Total paid in Plan Year 08-09		\$214,533.38
09-10 Plan Year - Payments or Cash Flow		Total number of checks written in Plan Year 09-10		95	Total paid in Plan Year 09-10		\$73,653.84
10-11 Plan Year - Payments or Cash Flow		Total number of checks written in Plan Year 10-11		29	Total paid in Plan Year 10-11		\$73,696.57
Unknown Check Date - Payments or Cash Flow		Total number of checks written Unknown Check Date		35	Total paid Unknown Check Date		\$8,711.89
Total of payments or cash flow		Total number of checks written		670	Total paid		\$728,105.50

Toms River Regional Board of Education -GL/AL/ELL Cash Flow Analysis

General, automobile, errors and omissions and employment practices liability and property damage payments paid through CSI By Plan Year

Source of information is CSI payment registers (not loss runs)

Claim	Claimant	Payee Name	Loss Date	Check	Code	Date	Amount
60505GL00003	DARLENE MOUNT	Unknown	7/30/2005	7	LOSS PAID	10/6/2006	\$4,200.00
60500GL00027	MEGHAN BRESCHER	MIDLANTIC CLAIMS SOLUTIONS INC.	3/26/2001	11	LOSS PAID	10/26/2006	\$757.10
60500GL00027	MEGHAN BRESCHER	MIDLANTIC CLAIMS SOLUTIONS INC.	3/26/2001	11	LOSS PAID	10/26/2006	(\$757.10)
60500GL00027	MEGHAN BRESCHER	MIDLANTIC CLAIMS SOLUTIONS INC.	3/26/2001	12	LOSS PAID	10/26/2006	\$757.10
60505AL00016	ANDREA MALERBA	MIDLANTIC CLAIMS SOLUTIONS INC.	5/22/2003	8	LOSS PAID	10/26/2006	\$1,412.00
60505AL00016	ANDREA MALERBA	MIDLANTIC CLAIMS SOLUTIONS INC.	5/22/2003	8	LOSS PAID	10/26/2006	(\$1,412.00)
60505AL00016	ANDREA MALERBA	MIDLANTIC CLAIMS SOLUTIONS INC.	5/22/2003	13	LOSS PAID	10/26/2006	\$1,412.00
60505AL00018	SABRINA HENDERSON	MIDLANTIC CLAIMS SOLUTIONS INC.	1/31/2003	10	LOSS PAID	10/26/2006	\$866.00
60505AL00018	SABRINA HENDERSON	MIDLANTIC CLAIMS SOLUTIONS INC.	1/31/2003	10	LOSS PAID	10/26/2006	(\$866.00)
60505AL00018	SABRINA HENDERSON	MIDLANTIC CLAIMS SOLUTIONS INC.	1/31/2003	15	LOSS PAID	10/26/2006	\$866.00
60505GL00027	ANN O'RORKE	MIDLANTIC CLAIMS SOLUTIONS INC.	9/7/2006	9	LOSS PAID	10/26/2006	\$755.05
60505GL00027	ANN O'RORKE	MIDLANTIC CLAIMS SOLUTIONS INC.	9/7/2006	9	LOSS PAID	10/26/2006	(\$755.05)
60505GL00027	ANN O'RORKE	MIDLANTIC CLAIMS SOLUTIONS INC.	9/7/2006	14	LOSS PAID	10/26/2006	\$755.05
60505GL00010	BRUCE JONES	MIDLANTIC CLAIMS SOLUTIONS INC.	1/5/2006	16	LOSS PAID	11/3/2006	\$1,183.70
60505GL00009	CHARLES DONAGHUE	MIDLANTIC CLAIMS SOLUTIONS INC.	3/21/2006	18	LOSS PAID	11/6/2006	\$1,069.60
60505GL00026	CEZIL HERNANDEZ	MIDLANTIC CLAIMS SOLUTIONS INC.	10/26/2004	17	LOSS PAID	11/6/2006	\$648.60
60505AL00011	JOANN MARTOCCI	MIDLANTIC CLAIMS SOLUTIONS INC.	3/14/2006	20	LOSS PAID	12/19/2006	\$978.60
60505GL00009	CHARLES DONAGHUE	MIDLANTIC CLAIMS SOLUTIONS INC.	3/21/2006	19	LOSS PAID	12/19/2006	\$837.15
60505AL00016	ANDREA MALERBA	GILMORE & MONAHAN PA	5/22/2003	26	LOSS PAID	12/28/2006	\$1,088.14
60505AL00016	ANDREA MALERBA	GILMORE & MONAHAN PA	5/22/2003	27	LOSS PAID	12/28/2006	\$751.93
60505AL00016	ANDREA MALERBA	GILMORE & MONAHAN PA	5/22/2003	28	LOSS PAID	12/28/2006	\$3,085.49
60505AL00017	WILLIAM MCDONALD	GILMORE & MONAHAN PA	3/11/2005	24	LOSS PAID	12/28/2006	\$354.95
60505AL00023	NICOLE RUSSELL	GILMORE & MONAHAN PA	6/15/2004	21	LOSS PAID	12/28/2006	\$728.19
60505AL00023	NICOLE RUSSELL	GILMORE & MONAHAN PA	6/15/2004	22	LOSS PAID	12/28/2006	\$130.50
60505AL00023	NICOLE RUSSELL	GILMORE & MONAHAN PA	6/15/2004	23	LOSS PAID	12/28/2006	\$758.88
60505GL00009	CHARLES DONAGHUE	GILMORE & MONAHAN PA	3/21/2006	25	LOSS PAID	12/28/2006	\$43.50
60505GL00033	DREW KELLUM	MIDLANTIC CLAIMS SOLUTIONS INC.	5/5/2005	29	LOSS PAID	1/16/2007	\$1,208.20
60505AL00016	ANDREA MALERBA	GILMORE & MONAHAN PA	5/22/2003	35	LOSS PAID	1/18/2007	\$950.47
60505AL00017	WILLIAM MCDONALD	GILMORE & MONAHAN PA	3/11/2005	32	LOSS PAID	1/18/2007	\$1,872.31
60505AL00023	NICOLE RUSSELL	GILMORE & MONAHAN PA	6/15/2004	33	LOSS PAID	1/18/2007	\$400.86

60505AP00015	LARRY KALB	GILMORE & MONAHAN PA	10/1/2003	34	LOSS PAID	1/18/2007	\$741.72
60505GL00017	MICHAEL DECLOSTA	GILMORE & MONAHAN PA	4/19/2001	31	LOSS PAID	1/18/2007	\$1,594.78
60505GL00030	DAMIAN ORTIZ	GILMORE & MONAHAN PA	10/28/2002	30	LOSS PAID	1/18/2007	\$932.99
60505AL00005	LUCILA FRIES	MIDLANTIC CLAIMS SOLUTIONS INC.	12/8/2005	42	LOSS PAID	2/14/2007	\$1,239.50
60505AL00017	WILLIAM MCDONALD	MIDLANTIC CLAIMS SOLUTIONS INC.	3/11/2005	46	LOSS PAID	2/14/2007	\$1,240.25
60505AP00009	TOMS RIVER BOARD OF ED	MIDLANTIC CLAIMS SOLUTIONS INC.	3/9/2006	40	LOSS PAID	2/14/2007	\$1,059.25
60505AP00015	LARRY KALB	GILMORE & MONAHAN PA	10/1/2003	37	LOSS PAID	2/14/2007	\$815.23
60505GL00003	DARLENE MOUNT	MIDLANTIC CLAIMS SOLUTIONS INC.	7/30/2005	43	LOSS PAID	2/14/2007	\$993.30
60505GL00012	DEBRA LINDSTROM	MIDLANTIC CLAIMS SOLUTIONS INC.	6/7/2006	41	LOSS PAID	2/14/2007	\$989.60
60505GL00012	DEBRA LINDSTROM	MIDLANTIC CLAIMS SOLUTIONS INC.	6/7/2006	48	LOSS PAID	2/14/2007	\$989.60
60505GL00021	DEZEREE HUNTER	MIDLANTIC CLAIMS SOLUTIONS INC.	1/12/2006	47	LOSS PAID	2/14/2007	\$1,055.90
60505GL00024	TATIANNA SARACINO	MIDLANTIC CLAIMS SOLUTIONS INC.	4/11/2005	45	LOSS PAID	2/14/2007	\$604.80
60505GL00031	DREW KOLLMAN	GILMORE & MONAHAN PA	5/7/2004	39	LOSS PAID	2/14/2007	\$1,685.44
60505GL00032	CHERYL KIPP	GILMORE & MONAHAN PA	3/22/2004	36	LOSS PAID	2/14/2007	\$830.72
60505GL00032	CHERYL KIPP	GILMORE & MONAHAN PA	3/22/2004	38	LOSS PAID	2/14/2007	\$830.72
60505GL00034	DANIEL PAULSON	MIDLANTIC CLAIMS SOLUTIONS INC.	11/24/2006	44	LOSS PAID	2/14/2007	\$1,430.75
60500AP00017	PEGGY CAVELL	HYERS AUTO BODY INC	10/25/2006	53	LOSS PAID	2/26/2007	\$20,613.80
60505AL00023	NICOLE RUSSELL	HUDSON DETECTIVE AGENCY	6/15/2004	52	LOSS PAID	2/26/2007	\$187.00
60505AL00023	NICOLE RUSSELL	SCHULMAN WIEGMANN & ASSOCIATES	6/15/2004	49	LOSS PAID	2/26/2007	\$413.45
60505GL00017	MICHAEL DECLOSTA	SCHULMAN WIEGMANN & ASSOCIATES	4/19/2001	51	LOSS PAID	2/26/2007	\$415.70
60505GL00033	DREW KELLUM	SCHULMAN WIEGMANN & ASSOCIATES	5/5/2005	50	LOSS PAID	2/26/2007	\$613.70
60505AL00016	ANDREA MALERBA	GILMORE & MONAHAN PA	5/22/2003	54	LOSS PAID	3/20/2007	\$2,082.87
60505AL00017	WILLIAM MCDONALD	GILMORE & MONAHAN PA	3/11/2005	57	LOSS PAID	3/20/2007	\$1,855.81
60505AL00023	NICOLE RUSSELL	GILMORE & MONAHAN PA	6/15/2004	58	LOSS PAID	3/20/2007	\$1,604.49
60505AP00015	LARRY KALB	GILMORE & MONAHAN PA	10/1/2003	56	LOSS PAID	3/20/2007	\$919.26
60505GL00017	MICHAEL DECLOSTA	GILMORE & MONAHAN PA	4/19/2001	55	LOSS PAID	3/20/2007	\$2,501.76
60505GL00032	CHERYL KIPP	GILMORE & MONAHAN PA	3/22/2004	59	LOSS PAID	3/20/2007	\$60.17
60505GL00032	CHERYL KIPP	GILMORE & MONAHAN PA	3/22/2004	60	LOSS PAID	3/20/2007	\$305.32
60505GL00017	MICHAEL DECLOSTA	S THOMAS WESTERMAN MD PA	4/19/2001	61	LOSS PAID	3/23/2007	\$1,600.00
60505AL00016	ANDREA MALERBA	GILMORE & MONAHAN PA	5/22/2003	64	LOSS PAID	4/13/2007	\$527.94
60505AL00016	ANDREA MALERBA	GILMORE & MONAHAN PA	5/22/2003	65	LOSS PAID	4/13/2007	\$117.17
60505AL00017	WILLIAM MCDONALD	GILMORE & MONAHAN PA	3/11/2005	66	LOSS PAID	4/13/2007	\$209.06
60505AL00017	WILLIAM MCDONALD	GILMORE & MONAHAN PA	3/11/2005	67	LOSS PAID	4/13/2007	\$151.18
60505AL00017	WILLIAM MCDONALD	GILMORE & MONAHAN PA	3/11/2005	68	LOSS PAID	4/13/2007	\$174.75
60505AL00023	NICOLE RUSSELL	GILMORE & MONAHAN PA	6/15/2004	69	LOSS PAID	4/13/2007	\$940.61
60505AL00023	NICOLE RUSSELL	GILMORE & MONAHAN PA	6/15/2004	70	LOSS PAID	4/13/2007	\$152.28
60505AL00034	EARL R. DOSS, JR.	Unknown	2/2/2007	71	LOSS PAID	4/13/2007	\$1,025.00

60505AL00034	LISA RIZZO	Unknown	2/2/2007	71	LOSS PAID	4/13/2007	\$1,025.00
60505AP00015	LARRY KALB	GILMORE & MONAHAN PA	10/1/2003	62	LOSS PAID	4/13/2007	\$283.11
60505AP00015	LARRY KALB	GILMORE & MONAHAN PA	10/1/2003	63	LOSS PAID	4/13/2007	\$75.09
60505GL00033	DREW KELLUM	GILMORE & MONAHAN PA	5/5/2005	72	LOSS PAID	4/23/2007	\$726.92
60505GL00033	DREW KELLUM	GILMORE & MONAHAN PA	5/5/2005	73	LOSS PAID	4/23/2007	\$1,685.44
60505GL00033	DREW KELLUM	GILMORE & MONAHAN PA	5/5/2005	74	LOSS PAID	4/23/2007	\$226.35
60505GL00027	ANN O'RORKE	MIDLANTIC CLAIMS SOLUTIONS INC.	9/7/2006	75	LOSS PAID	5/15/2007	\$677.25
60500AP00018	BERNADETTE MANGLE	HYERS AUTO BODY INC	12/5/2006	80	LOSS PAID	5/17/2007	\$58.10
60505AL00025	RONALD J. MILLS	HYERS AUTO BODY INC	8/23/2006	77	LOSS PAID	5/17/2007	\$3,502.30
60505AL00025	TOMS RIVER BOARD OF ED	HYERS AUTO BODY INC	8/23/2006	77	LOSS PAID	5/17/2007	\$3,502.30
60505AL00027	BROOKE M. ROBINSON	HYERS AUTO BODY INC	2/8/2007	81	LOSS PAID	5/17/2007	\$1,145.42
60505AL00027	BROOKE M. ROBINSON	HYERS AUTO BODY INC	2/8/2007	82	LOSS PAID	5/17/2007	\$3,199.57
60505AL00027	BROOKE M. ROBINSON	HYERS AUTO BODY INC	2/8/2007	83	LOSS PAID	5/17/2007	\$2,003.16
60505AL00027	BROOKE M. ROBINSON	HYERS AUTO BODY INC	2/8/2007	84	LOSS PAID	5/17/2007	\$5,591.91
60505AL00027	KEVIN GOEGHEGAN	HYERS AUTO BODY INC	2/8/2007	81	LOSS PAID	5/17/2007	\$1,145.42
60505AL00027	KEVIN GOEGHEGAN	HYERS AUTO BODY INC	2/8/2007	82	LOSS PAID	5/17/2007	\$3,199.57
60505AL00027	KEVIN GOEGHEGAN	HYERS AUTO BODY INC	2/8/2007	83	LOSS PAID	5/17/2007	\$2,003.16
60505AL00027	KEVIN GOEGHEGAN	HYERS AUTO BODY INC	2/8/2007	84	LOSS PAID	5/17/2007	\$5,591.91
60505AL00038	JANE GROB	HYERS AUTO BODY INC	9/12/2006	79	LOSS PAID	5/17/2007	\$2,472.68
60505AL00041	JENNA L. AMORE	HYERS AUTO BODY INC	5/2/2007	78	LOSS PAID	5/17/2007	\$5,089.40
60505GL00027	ANN O'RORKE	COMMUNITY MEDICAL CENTER	9/7/2006	76	LOSS PAID	5/17/2007	\$1,406.08
60500AP00018	BERNADETTE MANGLE	HYERS AUTO BODY INC	12/5/2006	85	LOSS PAID	5/18/2007	\$5,751.90
60505AL00017	WILLIAM McDONALD	GILMORE & MONAHAN PA	3/11/2005	94	LOSS PAID	5/22/2007	\$179.03
60505AL00023	NICOLE RUSSELL	GILMORE & MONAHAN PA	6/15/2004	93	LOSS PAID	5/22/2007	\$58.00
60505AP00015	LARRY KALB	GILMORE & MONAHAN PA	10/1/2003	96	LOSS PAID	5/22/2007	\$4,374.59
60505GL00009	CHARLES DONAGHUE	GILMORE & MONAHAN PA	3/21/2006	89	LOSS PAID	5/22/2007	\$827.82
60505GL00009	CHARLES DONAGHUE	GILMORE & MONAHAN PA	3/21/2006	90	LOSS PAID	5/22/2007	\$510.48
60505GL00010	BRUCE JONES	GILMORE & MONAHAN PA	1/5/2006	95	LOSS PAID	5/22/2007	\$258.38
60505GL00017	MICHAEL DECLOSTA	GILMORE & MONAHAN PA	4/19/2001	92	LOSS PAID	5/22/2007	\$87.00
60505GL00031	DREW KOLLMAN	GILMORE & MONAHAN PA	5/7/2004	91	LOSS PAID	5/22/2007	\$407.21
60505GL00032	CHERYL KIPP	GILMORE & MONAHAN PA	3/22/2004	86	LOSS PAID	5/22/2007	\$4,451.79
60505GL00032	CHERYL KIPP	GILMORE & MONAHAN PA	3/22/2004	87	LOSS PAID	5/22/2007	\$369.75
60505GL00034	DANIEL PAULSON	GILMORE & MONAHAN PA	11/24/2006	88	LOSS PAID	5/22/2007	\$145.00
60500AP00018	BERNADETTE MANGLE	TOMS RIVER APPRAISAL & ADJUSTMENT S	12/5/2006	98	LOSS PAID	5/23/2007	\$103.50
60505GL00009	CHARLES DONAGHUE	GILMORE & MONAHAN PA	3/21/2006	97	LOSS PAID	5/23/2007	\$30.00
60500AP00017	PEGGY CAVELL	MIDLANTIC CLAIMS SOLUTIONS INC.	10/25/2006	104	LOSS PAID	5/31/2007	\$1,187.40
60500AP00018	BERNADETTE MANGLE	BERNADETTE MANGLE	12/5/2006	105	LOSS PAID	5/31/2007	\$3,049.50

60500AP00018	BERNADETTE MANGLE	Unknown	12/5/2006	99	LOSS PAID	5/31/2007	\$3,049.50
60505AL00039	JOSEPH MIICK	JOSEPH MIICK	2/17/2007	106	LOSS PAID	5/31/2007	\$500.00
60505AL00039	JOSEPH MIICK	Unknown	2/17/2007	100	LOSS PAID	5/31/2007	\$500.00
60505GL00009	CHARLES DONAGHUE	MIDLANTIC CLAIMS SOLUTIONS INC.	3/21/2006	102	LOSS PAID	5/31/2007	\$687.20
60505GL00023	BETTE GATTO	MIDLANTIC CLAIMS SOLUTIONS INC.	12/2/2005	101	LOSS PAID	5/31/2007	\$537.70
60505GL00032	CHERYL KIPP	MIDLANTIC CLAIMS SOLUTIONS INC.	3/22/2004	103	LOSS PAID	5/31/2007	\$704.30
60505AL00027	BROOKE M. ROBINSON	OCEAN TOWNSHIP AUTO BODY	2/8/2007	107	LOSS PAID	6/5/2007	\$1,782.43
60505AL00027	KEVIN GOEGHEGAN	OCEAN TOWNSHIP AUTO BODY	2/8/2007	107	LOSS PAID	6/5/2007	\$1,782.43
60505AL00022	FLORA WORTH	TOMS RIVER BOARD OF EDUCATION	4/5/2006	108	LOSS PAID	6/6/2007	\$4,000.00
60505AL00023	NICOLE RUSSELL	GILMORE & MONAHAN PA	6/15/2004	112	LOSS PAID	6/11/2007	\$3,158.34
60505AL00045	DIANE DONATO	GILMORE & MONAHAN PA	12/12/2006	118	LOSS PAID	6/11/2007	\$203.00
60505AL00046	JESSICA T. DESCAFANO	GILMORE & MONAHAN PA	7/11/2006	119	LOSS PAID	6/11/2007	\$72.50
60505AL00047	LORAIN BARTELL	GILMORE & MONAHAN PA	12/1/2006	120	LOSS PAID	6/11/2007	\$43.50
60505AL00048	DOMINIC SPALETTA HIS G/A	GILMORE & MONAHAN PA	12/22/2006	121	LOSS PAID	6/11/2007	\$145.00
60505AP00015	LARRY KALB	GILMORE & MONAHAN PA	10/1/2003	109	LOSS PAID	6/11/2007	\$630.21
60505GL00017	MICHAEL DECLOSTA	GILMORE & MONAHAN PA	4/19/2001	110	LOSS PAID	6/11/2007	\$105.00
60505GL00031	DREW KOLLMAN	GILMORE & MONAHAN PA	5/7/2004	111	LOSS PAID	6/11/2007	\$1,558.48
60505GL00032	CHERYL KIPP	GILMORE & MONAHAN PA	3/22/2004	113	LOSS PAID	6/11/2007	\$444.94
60505GL00032	CHERYL KIPP	GILMORE & MONAHAN PA	3/22/2004	114	LOSS PAID	6/11/2007	\$45.40
60505GL00032	CHERYL KIPP	GILMORE & MONAHAN PA	3/22/2004	115	LOSS PAID	6/11/2007	\$635.97
60505GL00036	LEE & ANN SPEYER	GILMORE & MONAHAN PA	1/16/2007	116	LOSS PAID	6/11/2007	\$43.50
60505GL00036	LEE & ANN SPEYER	GILMORE & MONAHAN PA	1/16/2007	117	LOSS PAID	6/11/2007	\$145.00
60500AP00017	PEGGY CAVELL	MIDLANTIC CLAIMS SOLUTIONS INC.	10/25/2006	122	LOSS PAID	6/13/2007	\$64.00
60505AL00017	WILLIAM MCDONALD	GILMORE & MONAHAN PA	3/11/2005	125	LOSS PAID	6/26/2007	\$1,195.50
60505AL00017	WILLIAM MCDONALD	SCHULMAN WIEGMANN & ASSOCIATES	3/11/2005	126	LOSS PAID	6/26/2007	\$415.70
60505AL00017	WILLIAM MCDONALD	SCHULMAN WIEGMANN & ASSOCIATES	3/11/2005	127	LOSS PAID	6/26/2007	\$458.20
60505GL00009	CHARLES DONAGHUE	GILMORE & MONAHAN PA	3/21/2006	123	LOSS PAID	6/26/2007	\$621.60
60505GL00010	BRUCE JONES	GILMORE & MONAHAN PA	1/5/2006	124	LOSS PAID	6/26/2007	\$249.19
60505GL00031	DREW KOLLMAN	SCHULMAN WIEGMANN & ASSOCIATES	5/7/2004	128	LOSS PAID	6/26/2007	\$380.80
06-07 Plan Year - Payments or Cash Flow		Total number of checks written in Plan Year 06-07	133	Total paid in Plan Year 06-07		\$168,147.97	
07-08 Plan Year - Payments or Cash Flow		Total number of checks written in Plan Year 07-08	205	Total paid in Plan Year 07-08		\$189,361.85	
08-09 Plan Year - Payments or Cash Flow		Total number of checks written in Plan Year 08-09	173	Total paid in Plan Year 08-09		\$214,533.38	
09-10 Plan Year - Payments or Cash Flow		Total number of checks written in Plan Year 09-10	95	Total paid in Plan Year 09-10		\$73,653.84	
10-11 Plan Year - Payments or Cash Flow		Total number of checks written in Plan Year 10-11	29	Total paid in Plan Year 10-11		\$73,696.57	
Unknown Check Date - Payments or Cash Flow		Total number of checks written Unknown Check Date	35	Total paid Unknown Check Date		\$8,711.89	
Total of payments or cash flow		Total number of checks written	670	Total paid		\$728,105.50	

Composite of Auditors Report

Composite of May 20, 2010 Report to TRRBOE by Cowan, Guteski & Co., P.A.

Type	Company	Cost	Paid To	PO#
EAP Services	Employee Assistance Plan	\$ 142,000.00	Gartland & Company	05-65470
Workers Compensation	SelectTech	\$ 1,200,000.00	Gartland & Company	05-65469
Excess Auto, General Liability, Excess W/C	State National Ins. Co.	\$ 305,000.00	Federal Hill Risk Management	05-65469
School Leaders Errors & Omissions	National Union	\$ 91,138.00	Federal Hill Risk Management	05-65469
Property, Boiler & Inland Marine Insurance	Chubb	\$ 238,664.00	Federal Hill Risk Management	05-65469
Consulting & Claims Administration	Dynamic Claims Management	\$ 130,000.00	Dynamic Claims Management	05-65467
Builders Risk Policy - Int. So. School	Chubb	\$ 36,370.00	Federal Hill Risk Management	05-70962
Builders Risk Policy - Nb. Dover School	Chubb	\$ 951.00	Federal Hill Risk Management	05-70962
Claims Paid w/in SIRs/deductibles as of 12-10-2010		Unknown		
2004-2005 Policy Year		\$ 2,144,123.00		
EAP Services	Employee Assistance Plan	\$ 159,000.00	Dynamic Claims Management	06-07094
Workers Compensation	SelectTech	\$ 1,150,000.00	Dynamic Claims Management	06-07094
Excess Auto, General Liability, Excess W/C	State National Ins. Co.	\$ 314,150.00	Federal Hill Risk Management	06-77093
School Leaders Errors & Omissions	National Union	\$ 95,567.00	Federal Hill Risk Management	06-77093
Property, Boiler & Inland Marine Insurance	Chubb	\$ 240,281.00	Federal Hill Risk Management	06-77093
Consulting & Claims Administration	Dynamic Claims Management	\$ 130,000.00	Dynamic Claims Management	06-07094
Reserve Fund - Toms River Fest	N/A	\$ 20,000.00	Federal Hill Risk Management	06-77093
Claims Paid w/in SIRs/deductibles as of 12-10-2010		Unknown		
2005-2006 Policy Year		\$ 2,108,998.00		
EAP Services	Employee Assistance Plan	\$ 159,000.00	Gartland & Company	07-89822
Workers Compensation	CompServices	\$ 600,000.00		07-89822
Excess Auto, General Liability, Excess W/C	State National Ins. Co.	\$ 550,000.00	Gartland & Company	07-89823
School Leaders Errors & Omissions	National Union	\$ 314,150.00	Federal Hill Risk Management	07-89821
Property, Boiler & Inland Marine Insurance	Chubb	\$ 95,567.00	Federal Hill Risk Management	07-89821
Add'l Property Ins. - Bennett Facility	Chubb	\$ 276,087.00	Federal Hill Risk Management	07-89821
Consulting & Claims Administration	Dynamic Claims Management	\$ 2,406.84	Federal Hill Risk Management	07-97892
		\$ 140,000.00	Gartland & Company	07-89822
2006-2007 Policy Year		\$ 2,137,210.84		
EAP Services	Community Medical	\$ 80,000.00	Gartland & Company	08-10537
Workers Compensation	CompServices	\$ 550,000.00		08-10537
Excess Auto, General Liability, Excess W/C	Apex/Star Insurance Group	\$ 600,000.00	Gartland & Company	08-10537
School Leaders Errors & Omissions	National Union	\$ 323,574.00	Federal Hill Risk Management	08-10535
Property, Boiler & Inland Marine Insurance	Chubb	\$ 95,567.00	Federal Hill Risk Management	08-10535
Consulting & Claims Administration	Dynamic Claims Management	\$ 282,070.00	Federal Hill Risk Management	08-10535
		\$ 140,000.00	Gartland & Company	08-10537
2007-2008 Policy Year		\$ 2,071,211.00		
EAP Services	Community Medical	\$ 80,000.00	Gartland & Company	09-21540
Workers Compensation	CompServices	\$ 550,000.00	Gartland & Company	09-21540
Excess Auto, General Liability, Excess W/C	Apex/Star Insurance Group	\$ 1,150,000.00	Gartland & Company	09-21540
School Leaders Errors & Omissions	National Union	\$ 323,574.00	Federal Hill Risk Management	09-21539
PLIGIA Surcharge	N/A	\$ 95,567.00	Federal Hill Risk Management	09-21539
Property, Boiler & Inland Marine Insurance	Chubb	\$ 4,530.04	Federal Hill Risk Management	09-21539
Consulting & Claims Administration	Dynamic Claims Management	\$ 269,798.70	Federal Hill Risk Management	09-21539
		\$ 140,000.00	Gartland & Company	09-21540
2008-2009 Policy Year		\$ 2,063,469.74		
EAP Services	Community Medical	\$ 80,000.00	Federal Hill Risk Management	10-32618
Workers Compensation	CompServices	\$ 550,000.00	Federal Hill Risk Management	10-32618
Excess Auto, General Liability, Excess W/C	Apex/Star Insurance Group	\$ 1,215,000.00	Federal Hill Risk Management	10-32618
School Leaders Errors & Omissions	National Union	\$ 323,574.00	Federal Hill Risk Management	10-32318
Property, Boiler & Inland Marine Insurance	Chubb	\$ 93,138.00	Federal Hill Risk Management	10-32618
Consulting & Claims Administration	Federal Hill Risk Management (FHR)	\$ 280,000.00	Federal Hill Risk Management	10-32318
		\$ 140,000.00	Federal Hill Risk Management	10-32318
2009-2010 Policy Year		\$ 2,131,712.00		

Exhibit F



COWAN, GUTESKI & Co., P.A.
Certified Public Accountants and Consultants

Fax to: Scott Tennant
@ 1-856-446-9149
(10 pages)

May 20, 2010

The President and Members of the

Toms River Regional School District

1144 Hooper Avenue

Toms River, NJ 08753

We have been retained by the Board of Education to examine the payments and supporting documentation for the District's Worker's Compensation and other liability insurance coverage's. Our audit procedures were applied to payments made to three vendors used by the District for such services. Those vendors were Garland & Company, Federal Hill Risk Management and Dynamic Claims Management. The auditing procedures were applied for the time period of five fiscal school years (2004/2005 through 2008/2009) and payments made through February, 2010 of the current 2009/2010 school year.

We were engaged to prepare an agreed upon procedures report in connection with the controls, payments and contracts for insurance services. The purpose of the report is to determine that the services were obtained in accordance with the Board's practices in purchasing of goods and services. The Board as an established internal control structure for the purchase of goods and services and these orders were reviewed to insure compliance with such procedures. Those internal procedures must also meet the requirements for school contracting as issued by the state of New Jersey public contract law (N.J.S.A. 18A-18 et al).

The following summary provides an overview of the scope, attributes and findings of the procedures our office performed in connection with the request made by the Board of Education. A comprehensive report will be issued by our office at the conclusion of the engagement. The conclusion of the engagement will require the assembly and presentation of additional information. The additional information will be provided to our office from School District personnel, a third party auditor(s) or by the vendors in question.

The vendors identified provided the following services to the school district:

1. Employee Assistance Program
2. Workers Compensation Payments
3. Excess Auto and General Liability Coverage

Reply to: 40 Bay Lea Road, Suite A101 | Toms River | NJ 08753 | Phone: 732.349.6880 | Fax: 732.349.1949
730 Hope Road | Tinton Falls | NJ 07724 | Phone: 732.676.4100 | Fax: 732.676.4101

Member of CPAmerica International

Auditors of SEC Registrants under the PCAOB
www.cowanguteski.com

4. Property, Boiler and Inland Marine Insurance
5. School Leaders Errors & Omissions
6. Builder's Risk Insurance
7. Reserve Fund -- Toms RiverFest
8. Consulting and Claims Administration

The auditing procedures applied to the Invoices and purchase orders (PO) issued in connection with the Workers Compensation and other liability insurance services are as follows:

- a. Verified that the PO's contained a signed approval by a District Administrator for issuance.
- b. Verified that each PO was properly coded and charged to the appropriate general ledger account.
- c. Determined that each PO contained a signed "*Claimant's Certification & Declaration*" executed by the vendor as required by the State of New Jersey.
- d. Verified that the PO and vendor invoice agreed for price.
- e. Reviewed the PO and vendor supporting documentation for mathematical accuracy.
- f. Determined that the specific line items identified on the PO contained an underlying supporting document for services charged.
- g. Agreed the canceled check for payment of the PO for price, date and endorsement.
- h. Examined the re-organization minutes each year to insure appointment of the service provider was approved by the Board.
- i. Requested copies of all signed and approved contracts relating to the payment and issuance of the purchase orders examined.
- j. Made inquiries to the School Administration for an understanding of the services provided.
- k. Obtained copies of insurance policies and the Declaration Page which provided the terms, period and cost of the policy issued.
- l. Verified that each policy issued named the School District as the owner of such policy.
- m. Performed analytical procedures of the costs incurred by year and investigated any fluctuations by inquiry or obtained additional supporting documentation.

See the attachment for a listing of invoices and procedures completed.



COWAN, GUTESKI & Co., P.A.
Certified Public Accountants and Consultants

During the course of applying the above listed procedures the following items were noted:

- Each PO Issued contained the appropriate approval, supporting information, and the amounts agreed without exception except as noted:
 - PO's issued for the payment of Workers Compensation premiums did not have supporting detail for the costs charged. Specifically a signed contract or other supporting documentation showing a breakdown of the costs being charged.
 - In the 2005/2006 school year a charge for a premium of \$20,000 related to the Toms RiverFest was issued but no supporting documentation was supplied.

The two exceptions noted above resulted in our office requesting the Board of Education to obtain additional supporting documentation. These matters have been previously communicated to the Superintendent of Schools, the Business Administrator and the Board's Attorney.

Subsequent to our review the Business Administrator has provided our office an executed written contract with Federal Risk Hill Management, LLC. The terms, payments and obligations under such contract have not been reviewed by our office. We have been informed that both the vendor and the District's Administrators are reviewing the historical transactions and will be providing our office a summary of their findings. Once we have received and reviewed such findings, a final report for this matter will be issued by our office.

In addition to the auditing procedures applied above, our office participated in meetings with School Administrators and the District's Legal Council in order to obtain an understanding of the costs and procedures involved in acquiring such services. On February 9, 2010 I attended a sub-committee meeting of the Board of Education and verbally provided my findings to the members present.

Our review and analysis was limited to the information provided to us. The information we received was obtained from sources we believed to be reliable. However, we did not receive independent third party confirmation as to the accuracy and validity of all of this information and, accordingly, it cannot be guaranteed.



COWAN, GUTESKI & Co., P.A.
Certified Public Accountants and Consultants

It was necessary for us, in the preparation of this summary, to make certain accounting estimates and assumptions that, if changed, could have a material impact on the amounts and conclusions presented herein. We reserve the right to amend this letter if additional information or documentation is made available to us, if facts or circumstances come to our attention that would cause our opinion to change, or we deem it appropriate.

This letter and the schedules attached hereto were prepared for the sole purpose of determining that the purchase of insurance coverage's identified above followed the customary purchasing practices and that the District's internal controls were in place. It should not be used for any other purpose and are invalid if so used. This letter and the schedules it contains cannot be reproduced or distributed without our prior written authorization.

Sincerely,



William C. MoNamara, CPA, PSA

Shareholder

Cowan, Guteski & Co. P.A.



COWAN, GUTESKI & Co., P.A.
Certified Public Accountants and Consultants

2004-2005 POLICIES				
TYPE	COMPANY	COST	PAID TO	PO #
EAP Services	Employee Assistance Resources	\$ 142,000.00	Garland & Company	05-65470
Workers Compensation	SelectTech	\$ 1,200,000.00	Garland & Company	05-65468
Excess Auto, General Liability, Excess W/C	State National Ins. Co.	\$ 305,000.00	Federal Hill Risk Mgmt.	05-65469
School Leaders Errors & Omissions	National Union	\$ 91,138.00	Federal Hill Risk Mgmt.	05-65469
Property, Boiler & Inland Marine Insurance	Chubb	\$ 238,664.00	Federal Hill Risk Mgmt.	05-65469
Consulting & Claims Administration	Dynamic Claims Mgmt.	\$ 130,000.00	Dynamic Claims Mgmt.	05-65467
Builders Risk Policy - Int. So. School	Chubb	\$ 36,370.00	Federal Hill Risk Mgmt.	05-70962
Builders Risk Policy - No. Dover School	Chubb	\$ 951.00	Federal Hill Risk Mgmt.	05-70962

TYPE	PO#	AUDIT ATTRIBUTES												
		A	B	C	D	E	F	G	H	I	J	K	L	M
EAP Services	05-65470	X	X	X	X	X	X	X	X	X	X	X	X	X
Workers Compensation	05-65468	X	X	X	E1	X	E1	X	X	E1	X	E1	E1	E1
Excess Auto, General Liability, Excess W/C	05-65469	X	X	X	X	X	X	X	X	X	X	X	X	X
School Leaders Errors & Omissions	05-65469	X	X	X	X	X	X	X	X	X	X	X	X	X
Property, Boiler & Inland Marine Insurance	05-65469	X	X	X	X	X	X	X	X	X	X	X	X	X
Consulting & Claims Administration	05-65467	X	X	X	X	X	X	X	X	X	X	X	X	X
Builders Risk Policy - Int. So. School	05-70962	X	X	X	X	X	X	X	X	X	X	X	X	X
Builders Risk Policy - No. Dover School	05-70962	X	X	X	X	X	X	X	X	X	X	X	X	X

Attributes and Exceptions

X - Procedure performed no exception noted.

E1 - The District did not maintain a written contract for services.

E2 - No supporting documentation provided.

2005-2006 POLICIES				
TYPE	COMPANY	COST	PAID TO	PO#
EAP Services	Employee Assistance Resources	\$ 159,000.00	Dynamic Claims Mgmt.	06-77094
Workers Compensation	SelectTech	\$ 1,150,000.00	Dynamic Claims Mgmt.	06-77094
Excess Auto, General Liability, Excess W/C	State National Ins. Co.	\$ 314,150.00	Federal Hill Risk Mgmt.	06-77093
School Leaders Errors & Omissions	National Union	\$ 95,567.00	Federal Hill Risk Mgmt.	06-77093
Property, Boiler & Inland Marine Insurance	Chubb	\$ 240,281.00	Federal Hill Risk Mgmt.	06-77093
Reserve Fund - Toms River Fest	N/A	\$ 20,000.00	Federal Hill Risk Mgmt.	06-77093
Consulting & Claims Administration	Dynamic Claims Mgmt.	\$ 130,000.00	Dynamic Claims Mgmt.	06-77094

2006-2007 POLICIES					
TYPE	COMPANY	COST	PAID TO	PO #	
EAP Services	Employee Assistance Resources	\$ 159,000.00	Garland & Company	07-89822	
Workers Compensation	Comp. Services	\$ 600,000.00		07-89822	
Excess Auto, General Liability, Excess W/C	State National	\$ 550,000.00	Garland & Company	07-89823	
School Leaders Errors & Omissions	National Union	\$ 314,150.00	Federal Hill Risk Mgmt.	07-89821	
Property, Boiler & Inland Marine Insurance	Chubb	\$ 95,567.00	Federal Hill Risk Mgmt.	07-89821	
Add'l Property Ins.- Bennett Facility	Chubb	\$ 276,087.00	Federal Hill Risk Mgmt.	07-89821	
Consulting & Claims Administration	Chubb	\$ 2,406.84	Federal Hill Risk Mgmt.	07-97892	
	Dynamic Claims Mgmt.	\$ 140,000.00	Garland & Company	07-89822	

2007-2008 POLICIES				
TYPE	COMPANY	COST	PAID TO	PO #
EAP Services	Community Medical	\$ 80,000.00	Gartland & Company	08-10537
		\$ 550,000.00		08-10538
Workers Compensation	Comp. Services	\$ 600,000.00	Gartland & Company	08-10537
Excess Auto, General Liability, Excess W/C	Star Insurance Group	\$ 323,574.00	Federal Hill Risk Mgmt.	08-10535
School Leaders Errors & Omissions	National Union	\$ 95,567.00	Federal Hill Risk Mgmt.	08-10535
Property, Boiler & Inland Marine Insurance	Chubb	\$ 282,070.00	Federal Hill Risk Mgmt.	08-10535
Consulting & Claims Administration	Dynamic Claims Mgmt.	\$ 140,000.00	Gartland & Company	08-10537

[illegible]

2008-2009 POLICIES				
TYPE	COMPANY	COST	PAID TO	PO #
EAP Services	Community Medical	\$ 80,000.00	Garland & Company	09-21540
Workers Compensation	Comp. Services	\$ 1,150,000.00	Garland & Company	09-21540
Excess Auto, General Liability, Excess W/C	Star Insurance Group	\$ 323,574.00	Federal Hill Risk Mgmt.	09-21539
School Leaders Errors & Omissions	National Insurance	\$ 95,567.00	Federal Hill Risk Mgmt.	09-21539
PLGIA Surcharge	N/A	\$ 4,530.04	Federal Hill Risk Mgmt.	09-21539
Property, Boiler & Inland Marine Insurance	Chubb	\$ 269,798.70	Federal Hill Risk Mgmt.	09-21539
Consulting & Claims Administration	Dynamic Claims Mgmt.	\$ 140,000.00	Garland & Company	09-21540

TYPE	PO#	AUDIT ATTRIBUTES												
		A	B	C	D	E	F	G	H	I	J	K	L	M
EAP Services	09-21540	X	X	X	X	X	X	X	X	X	X	X	X	X
Workers Compensation	09-21540	X	X	X	E1	X	E1	X	X	E1	X	E1	E1	E1
Excess Auto, General Liability, Excess W/C	09-21539	X	X	X	X	X	X	X	X	X	X	X	X	X
School Leaders Errors & Omissions	09-21539	X	X	X	X	X	X	X	X	X	X	X	X	X
PLGIA Surcharge	09-21539	X	X	X	X	X	X	X	X	X	X	X	X	X
Property, Boiler & Inland Marine Insurance	09-21539	X	X	X	X	X	X	X	X	X	X	X	X	X
Consulting & Claims Administration	09-21540	X	X	X	X	X	X	X	X	X	X	X	X	X

1,370,000.00 PO - 21540 to Garland + Company = (1,150,000 + 80,000 + 140,000)
 693,469.74 \$1,370,000 - See 2009

2,063,469.74 PO - 21539 to Federal Hill Risk Management
 323,574 + 95,567 + 4,530.04 + 269,798.70

693,469.74

CAFR pg. 84 - General
 Final Schedule
 under Miscellaneous
 \$1,326,637

2009-2010 POLICIES				
TYPE	COMPANY	COST	PAID TO	PO #
EAP Services	Community Medical	\$ 80,000.00	Federal Hill Risk Mgmt.	10-32618
Workers Compensation	Comp. Services	\$ 1,215,000.00	Federal Hill Risk Mgmt.	10-32618
Excess Auto, General Liability, Excess W/C	Ster Insurance Group	\$ 323,574.00	Federal Hill Risk Mgmt.	10-32318
School Leaders Errors & Omissions	Darwin National Assurance Co.	\$ 93,138.00	Federal Hill Risk Mgmt.	10-32618
Property, Boiler & Inland Marine Insurance	Chubb	\$ 280,000.00	Federal Hill Risk Mgmt.	10-32318
Consulting & Claims Administration	FHRM	\$ 140,000.00	Federal Hill Risk Mgmt.	10-32318

[illegible]

Reconciliation of Gartland & Company/Federal Hill Risk Management Fees

Four Plan Years - 06/07, 07/08, 08/09 and 09/10 Plan Years

2006-2007 Policy Year	Type	Company	Cost	Paid To	PO#
Auditors Summary					
EAP Services		Employee Assistance Plan	\$ 159,000.00	Gartland & Company	07-89822
Workers Compensation		CompServices	\$ 600,000.00	Gartland & Company	07-89822
Excess Auto, General Liability, Excess W/C		State National Ins. Co.	\$ 550,000.00	Gartland & Company	07-89823
School Leaders Errors & Omissions		National Union	\$ 314,150.00	Federal Hill Risk Management	07-89821
Property, Boiler & Inland Marine Insurance		Chubb	\$ 95,567.00	Federal Hill Risk Management	07-89821
Add'l Property Ins. - Bennett Facility		Chubb	\$ 276,087.00	Federal Hill Risk Management	07-89821
Consulting & Claims Administration		Chubb	\$ 2,406.84	Federal Hill Risk Management	07-97892
		Dynamic Claims Management	\$ 140,000.00	Gartland & Company	07-89822
		Total of Auditors Summary	\$ 2,137,210.84		
Where the money went.					
		To CSI to pay fees to three vendors	\$ 436,403.29	(CSI, R.C Shea & Compass Health)	
		To CSI to pay medical only workers compensation bills	\$ 93,365.61		
		To pay for excess insurances	\$ 688,210.84		
		To provide an Employee Assistance Program	\$ 159,000.00	(We have no record of a payment for this service)	
		Subtotal expenditures	\$ 1,376,979.74		
		Net residual fees	\$ 760,231.10		
		Estimated excess insurance commissions (12%)	\$ 82,585.30		
		Conservative fee earnings estimate	\$ 842,816.40		

Reconciliation of Gartland & Company/Federal Hill Risk Management Fees

Four Plan Years - 06/07, 07/08, 08/09 and 09/10 Plan Years

2007-2008 Policy Year	Type	Company	Cost	Paid To	PO#
Auditors Summary					
EAP Services		Community Medical	\$ 80,000.00	Gartland & Company	08-10537
Workers Compensation		CompServices	\$ 550,000.00		08-10538
Excess Auto, General Liability, Excess W/C		Apex/Star Insurance Group	\$ 600,000.00	Gartland & Company	08-10537
School Leaders Errors & Omissions		National Union	\$ 323,574.00	Federal Hill Risk Management	08-10535
Property, Boiler & Inland Marine Insurance		Chubb	\$ 95,567.00	Federal Hill Risk Management	08-10535
Consulting & Claims Administration		Dynamic Claims Management	\$ 282,070.00	Federal Hill Risk Management	08-10535
		Total of Auditors Summary	\$ 2,071,211.00	Gartland & Company	08-10537
Where the money went.					
		To CSI to pay fees to three vendors	\$ 426,000.00	(CSI, R.C Shea & Compass Health)	
		To CSI to pay medical only workers compensation bills	\$ 135,474.52		
		To pay for excess insurances	\$ 701,211.00		
		To provide an Employee Assistance Program	\$ 80,000.00	(We have no record of a payment for this service)	
		Subtotal expenditures	\$ 1,342,685.52		
		Net residual fees	\$ 728,525.48		
		Estimated excess insurance commissions (12%)	\$ 84,145.32		
		Conservative fee earnings estimate	\$ 812,670.80		

Reconciliation of Gartland & Company/Federal Hill Risk Management Fees

Four Plan Years - 06/07, 07/08, 08/09 and 09/10 Plan Years

2008-2009 Policy Year	Type	Company	Cost	Paid To	PO#
Auditors Summary					
EAP Services		Community Medical	\$ 80,000.00	Gartland & Company	09-21540
Workers Compensation		CompServices	\$ 1,150,000.00	Gartland & Company	09-21540
Excess Auto, General Liability, Excess W/C		Apex/Star Insurance Group	\$ 323,574.00	Federal Hill Risk Management	09-21539
School Leaders Errors & Omissions		National Union	\$ 95,567.00	Federal Hill Risk Management	09-21539
PLIGIA Surcharge		N/A	\$ 4,530.04	Federal Hill Risk Management	09-21539
Property, Boiler & Inland Marine Insurance		Chubb	\$ 269,798.70	Federal Hill Risk Management	09-21539
Consulting & Claims Administration		Dynamic Claims Management	\$ 140,000.00	Gartland & Company	09-21540
		Total of Auditors Summary	\$ 2,063,469.74		
Where the money went.					
		To CSI to pay fees to three vendors	\$ 426,000.00	(CSI, R.C Shea & Compass Health)	
		To CSI to pay medical only workers compensation bills	\$ 87,023.80		
		To pay for excess insurances	\$ 693,469.74		
		To provide an Employee Assistance Program	\$ 80,000.00	(We have no record of a payment for this service)	
		Subtotal expenditures	\$ 1,286,493.54		
		Net residual fees	\$ 776,976.20		
		Estimated excess insurance commissions (12%)	\$ 83,216.37		
		Conservative fee earnings estimate	\$ 860,192.57		

Reconciliation of Gartland & Company/Federal Hill Risk Management Fees

Four Plan Years - 06/07, 07/08, 08/09 and 09/10 Plan Years

2009-2010 Policy Year	Type	Company	Cost	Paid To	PO#
Auditors Summary					
EAP Services		Community Medical	\$ 80,000.00	Federal Hill Risk Management	10-32618
Workers Compensation		CompServices	\$ 1,215,000.00	Federal Hill Risk Management	10-32618
Excess Auto, General Liability, Excess W/C		Apex/Star Insurance Group	\$ 323,574.00	Federal Hill Risk Management	10-32318
School Leaders Errors & Omissions		Darwin National Assurance Co.	\$ 93,138.00	Federal Hill Risk Management	10-32618
Property, Boiler & Inland Marine Insurance		Chubb*	\$ 280,000.00	Federal Hill Risk Management	10-32318
Consulting & Claims Administration		Federal Hill Risk Management (FHR)	\$ 140,000.00	Federal Hill Risk Management	10-32318
		Total of Auditors Summary	\$ 2,131,712.00		
Where the money went.					
		To CSI to pay fees to three vendors	\$ 390,000.00	(CSI, R.C Shea & Compass Health)	
		To CSI to pay medical only workers compensation bills	\$ 62,141.69		
		To pay for excess insurances	\$ 696,712.00		
		To provide an Employee Assistance Program	\$ 80,000.00	(We have no record of a payment for this service)	
		Subtotal expenditures	\$ 1,228,853.69		
		Net residual fees	\$ 902,858.31		
		Estimated excess insurance commissions (12%)	\$ 83,605.44		
		Conservative fee earnings estimate	\$ 986,463.75		

*Note: When underwriting the TRRBOE in late June we were advised that the actual cost of the Chubb property policy to the District was \$199,994.00.

Paid Basis Data Comparison - CSI data sets to TRRBOE Data sets

	2006-2007	2007-2008	2008-2009	2009-2010
Liability and property not including Tom Monahan	\$ 168,147.97	\$ 189,361.85	\$ 214,533.38	\$ 82,365.73
Total TRRBOE paid in Indemnity Claims*	\$ 902,273.11	\$ 764,466.53	\$ 913,262.26	\$ 1,098,518.57
Totals	\$ 1,070,421.08	\$ 953,828.38	\$ 1,127,795.64	\$ 1,180,884.30
Cumulative	\$ 1,070,421.08	\$ 2,024,249.46	\$ 3,152,045.10	\$ 4,332,929.40
Paid to CSI by TRRBOE internal po registers	\$ 1,511,338.16	\$ 566,944.55	\$ 881,680.68	\$ 1,481,906.14
Cumulative	\$ 1,511,338.16	\$ 2,078,282.71	\$ 2,959,963.39	\$ 4,441,869.53
Difference	\$ 440,917.08	\$ 54,033.25	\$ (192,081.71)	\$ 108,940.13

TRRBOE Insurance Loss Cost Expenditures Paid to CompServices, Inc. for the 06-07 Property and Casualty Program

Claim/Loss Payments made in 06-07

Transaction	Account#	PO#	Description	Trx/Ck.Dte	Original Amt	Trx/Ck.Amt	Balance	Check# H?
PO-Pay-Prtl	11-000-262-590-060-3308	07-92667A	Gen Liability Claims	11/21/06		\$6,578.15		154129N
PO-Pay-Prtl	11-000-262-590-060-3308	07-92667A	Gen Liability Claims	12/21/06		\$16,717.10		155899N
PO-Pay-Prtl	11-000-262-590-060-3308	07-92667A	Comp Services	12/07/06		\$2,901.90		154501N
PO-Pay-Prtl	11-000-262-590-060-3308	07-92667A	Gen Liability Claims	01/19/07		\$880.65		156450N
PO-Pay-Prtl	11-000-262-590-060-3308	07-92667A	Remit #1	03/14/07		\$10,440.23		157725N
PO-Pay-Prtl	11-000-262-590-060-3308	07-92667A	Remit #2	04/12/07		\$2,123.50		158578N
PO-Pay-Prtl	11-000-262-590-060-3308	07-92667A	Remit #2	05/10/07		\$2,638.71		158833N
PO-Pay-Prtl	11-000-262-590-060-3308	07-92667A	Remit #1	06/01/07		\$11,099.96		159390N
PO-Pay-Prtl	11-000-262-590-060-3308	07-92667A	Remit #1	06/29/07		\$6,524.16		160350N
Gen Liability Claims						\$59,904.36		
PO-Pay-Prtl	11-000-270-593-060-3310	07-92667A	Auto PSI	11/21/06		\$1,412.00		154129N
PO-Pay-Prtl	11-000-270-593-060-3310	07-92667A	Auto PSI	01/19/07		\$7,876.68		156450N
PO-Pay-Prtl	11-000-270-593-060-3310	07-92667A	Remit #1	02/15/07		\$7,701.33		157344N
PO-Pay-Prtl	11-000-270-593-060-3310	07-92667A	Remit #1	03/14/07		\$25,568.48		157726N
PO-Pay-Prtl	11-000-270-593-060-3310	07-92667A	Remit #2	04/12/07		\$8,806.18		158579N
PO-Pay-Prtl	11-000-270-593-060-3310	07-92667A	Remit #2	05/10/07		\$3,656.19		158834N
PO-Pay-Prtl	11-000-270-593-060-3310	07-92667A	Remit #1	06/01/07		\$19,478.34		159391N
PO-Pay-Prtl	11-000-270-593-060-3310	07-92667C	Remit #1	05/01/07		\$18,788.12		159392N
PO-Pay-Prtl	11-000-270-593-060-3310	07-92667C	Remit #1	06/29/07		\$9,874.10		160349N
Auto PSI						\$103,161.42		
PO-Pay-Prtl	11-000-291-260-050-3316	07-93275A	Comp Service	12/21/06		\$21,380.08		155899N
PO-Pay-Fnl	11-000-291-260-060-3316	07-89871	Workmen Comp Claims Tail	07/01/06		\$45,000.00		150664N
PO-Pay-Prtl	11-000-291-260-060-3316	07-93275A	Comp Tail	11/07/06		\$19,580.02		153781N
PO-Pay-Prtl	11-000-291-260-060-3316	07-93275A	Comp Tail	01/05/07		\$8,061.56		156106N
PO-Pay-Prtl	11-000-291-260-060-3316	07-93275A	Remit #2	02/07/07		\$117,908.26		157060N
PO-Pay-Prtl	11-000-291-260-060-3316	07-93275A	Remit #2	02/15/07		\$10,309.77		157345N
PO-Pay-Prtl	11-000-291-260-060-3316	07-93275A	Remit #1	02/22/07		\$112,040.50		157417N
PO-Pay-Prtl	11-000-291-260-060-3316	07-93275A	Remit #1	04/12/07		\$145,509.23		158577N
PO-Pay-Prtl	11-000-291-260-060-3316	07-93275A	Remit #1	05/10/07		\$102,657.92		158832N
PO-Pay-Prtl	11-000-291-260-060-3316	07-93275A	Remit #1	06/01/07		\$127,825.26		159393N
PO-Pay-Prtl	11-000-291-260-060-3316	07-93275A	Remit #2	06/29/07		\$60,357.66		160351N
PO-Pay-Fnl	11-000-291-260-060-3316	07-95898	Refund	01/18/07		\$650.00		156215N
PO-Pay-Fnl	11-000-291-260-060-3316	07-96344	Remit #1	02/07/07		\$23,105.53		157059N
PO-Pay-Prtl	11-000-291-260-060-3316	07-93275A	Remit #1	03/14/07		\$47,693.02		157727N
Workers' Compensation						\$842,078.81		
Sub-Total Paid in 06-07						\$1,005,144.59		

Claim/Loss Payments made in 07-08 for the 06-07 Claim/Loss Year

Transaction	Account#	PO#	Description	Trx/Ck.Dte	Original Amt	Trx/Ck.Amt	Balance	Check# H?
PO-Pay-Fnl	11-000-270-593-060-3310	07-92667C	Remit #1	12/07/07		\$1,337.78		164129 N
Auto PSI						\$1,337.78		
PO-Pay-Prtl	11-000-291-260-060-3316	07-93275A	Remit #1	08/03/07		\$52,533.68		160951N
PO-Pay-Prtl	11-000-291-260-060-3316	07-93275A	Remit #2	08/31/07		\$67,239.96		161524 N
PO-Pay-Prtl	11-000-291-260-060-3316	07-93275A	Remit #1	10/11/07		\$16,394.71		162413N
PO-Pay-Prtl	11-000-291-260-060-3316	07-93275A	Remit #1	11/06/07		\$39,246.92		163228N
PO-Pay-Prtl	11-000-291-260-060-3316	07-93275A	Remit #1	12/06/07		\$90,274.19		163901 N
PO-Pay-Prtl	11-000-291-260-060-3316	07-93275A	Remit #1	01/17/08		\$57,708.92		165578 N
PO-Pay-Prtl	11-000-291-260-060-3316	07-93275A	Remit #2	02/13/08		\$74,898.46		166435N
PO-Pay-Fnl	11-000-291-260-060-3316	07-93275A	Remit #1	03/07/08		\$24,358.13		166969N
PO-Pay-Fnl	11-000-291-260-060-3316	07-93275B	Remit #2	03/07/08		\$82,200.82		166970N
Workers' Compensation						\$504,855.79		
Sub-Total Paid in 07-08 for 06-07 claims						\$506,193.57		

Total Claim/Loss Payments made for the 06-07 Claim/Loss Year

Transaction	Account#	PO#	Description	Trx/Ck.Dte	Original Amt	Trx/Ck.Amt	Balance	Check# H?
Gen Liability Claims						\$59,904.36		
Auto PSI						\$104,499.20		
Workers' Compensation						\$1,346,934.60		
Total of claim/loss payments for the 06-07 claim/loss year						\$1,511,338.16		

TOMS RIVER VENDOR ANALYSIS

Vendor#: 8573

Outstanding Purchase Orders* 06-07

Transaction	Account#	PO#	Description	Date	Original Amt	Balance
Outstanding	11-000-262-590-060-3308	07-92667A	Gen Liability Claims	10/23/06	\$59,905.36	\$1.00
Outstanding	11-000-270-593-060-3310	07-92667A	Auto PSI	10/23/06	\$74,500.00	\$0.80
Outstanding	11-000-270-593-060-3310	07-92667C	Auto PSI	05/25/07	\$30,000.00	\$1,337.70
Outstanding	11-000-291-260-060-3316	07-93275A	Workmen Comp Claims Tail	10/23/06	\$1,195,978.25	\$422,654.97
Outstanding	11-000-291-260-060-3316	07-93275B	Workmen Comp Claims Tail	06/18/07	\$100,435.60	\$100,435.60
			Total Outstanding		\$1,460,819.21	\$524,430.15

\$1,985,249.36

Purchase Order Related History** 06-07

Transaction	Account#	PO#	Description	Trx/Ck.Dte	Original Amt	Trx/Ck.Amt	Balance	Check# H?
PO-Pay-Fnl	11-000-291-260-060-3316	07-89871	Workmen Comp Claims Tail	07/01/06		\$45,000.00		15064N
PO-Pay-Prtl	11-000-262-590-060-3308	07-92667A	Gen Liability Claims	11/21/06		\$6,578.15		154129N
PO-Pay-Prtl	11-000-270-593-060-3310	07-92667A	Auto PSI	11/21/06		\$1,412.00		154129N
PO-Pay-Prtl	11-000-262-590-060-3308	07-92667A	Gen Liability Claims	12/21/06		\$16,717.10		155899N
PO-Pay-Prtl	11-000-262-590-060-3308	07-92667A	Comp Services	12/07/06		\$2,901.90		154501N
PO-Pay-Prtl	11-000-262-590-060-3308	07-92667A	Gen Liability Claims	01/19/07		\$880.65		156450N
PO-Pay-Prtl	11-000-270-593-060-3310	07-92667A	Auto PSI	01/19/07		\$7,876.68		156450N
PO-Pay-Prtl	11-000-270-593-060-3310	07-92667A	Remit #1	02/15/07		\$7,701.33		157344N
PO-Pay-Prtl	11-000-262-590-060-3308	07-92667A	Remit #1	03/14/07		\$10,440.23		157725N
PO-Pay-Prtl	11-000-270-593-060-3310	07-92667A	Remit #1	03/14/07		\$25,568.48		157726N
PO-Pay-Prtl	11-000-262-590-060-3308	07-92667A	Remit #2	04/12/07		\$2,123.50		158578N
PO-Pay-Prtl	11-000-270-593-060-3310	07-92667A	Remit #2	04/12/07		\$8,806.18		158579N
PO-Pay-Prtl	11-000-262-590-060-3308	07-92667A	Remit #2	05/10/07		\$2,638.71		158833N
PO-Pay-Prtl	11-000-270-593-060-3310	07-92667A	Remit #2	05/10/07		\$3,656.19		158834N
PO-Pay-Prtl	11-000-262-590-060-3308	07-92667A	Remit #1	06/01/07		\$11,099.96		159390N
PO-Pay-Prtl	11-000-270-593-060-3310	07-92667A	Remit #1	06/01/07		\$19,478.34		159391N
PO-Pay-Prtl	11-000-262-590-060-3308	07-92667A	Remit #1	06/29/07		\$6,524.16		160350N
PO-Pay-Prtl	11-000-270-593-060-3310	07-92667C	Remit #1	05/01/07		\$16,788.12		159392N
PO-Pay-Prtl	11-000-270-593-060-3310	07-92667C	Remit #1	06/29/07		\$9,874.10		160349N
PO-Pay-Prtl	11-000-291-260-060-3316	07-93275A	Comp Tail	11/07/06		\$19,580.02		157611N
PO-Pay-Prtl	11-000-291-260-060-3316	07-93275A	Comp Service	12/21/06		\$21,380.08		155899N
PO-Pay-Prtl	11-000-291-260-060-3316	07-93275A	Comp Tail	01/05/07		\$8,061.56		156106N
PO-Pay-Prtl	11-000-291-260-060-3316	07-93275A	Remit #2	02/07/07		\$117,908.26		157060N
PO-Pay-Prtl	11-000-291-260-060-3316	07-93275A	Remit #2	02/15/07		\$10,309.77		157345N
PO-Pay-Prtl	11-000-291-260-060-3316	07-93275A	Remit #1	02/22/07		\$112,040.50		157417N
PO-Pay-Prtl	11-000-291-260-060-3316	07-93275A	Remit #1	03/14/07		\$47,693.02		157727N
PO-Pay-Prtl	11-000-291-260-060-3316	07-93275A	Remit #1	04/12/07		\$145,509.23		158577N
PO-Pay-Prtl	11-000-291-260-060-3316	07-93275A	Remit #1	05/10/07		\$102,657.92		158832N
PO-Pay-Prtl	11-000-291-260-060-3316	07-93275A	Remit #1	06/01/07		\$127,825.26		159393N
PO-Pay-Prtl	11-000-291-260-060-3316	07-93275A	Remit #2	06/29/07		\$60,357.66		160351N
PO-Pay-Fnl	11-000-291-260-060-3316	07-95898	Refund	01/18/07		\$650.00		156215N
PO-Pay-Fnl	11-000-291-260-060-3316	07-96344	Remit #1	02/07/07		\$23,105.53		157059N

Vendor#: 8573

\$1,005,144.59

Outstanding Purchase Orders* 07-08

Transaction	Account#	PO#	Description	Date	Original Amt	Balance
Outstanding	11-000-252-590-060-3308	08-10808B	Gen Liability Claims	01/31/08	\$20,000.00	\$11,687.54
Outstanding	11-000-270-593-060-3310	08-10808B	Auto PSI	01/31/08	\$50,000.00	\$27,281.19
Outstanding	11-000-291-260-060-3316	08-15450A	Workmen Comp Claims Tail	03/26/08	\$338,819.78	\$196,755.04
Outstanding	11-000-291-260-060-3316	08-15450B	Workmen Comp Claims Tail	06/20/08	\$102,105.28	\$44,537.94
Outstanding	11-000-291-260-060-3316	08-15450C	Workmen Comp Claims Tail	06/29/08	\$120,155.04	\$120,155.04
Outstanding	11-000-291-260-060-3316	08-15450D	Workmen Comp Claims Tail	06/29/08	\$78,484.12	\$78,484.12
			Total Outstanding		\$709,564.22	\$478,900.87

\$1,188,465.09

Purchase Order Related History** 07-08

Transaction	Account#	PO#	Description	Trx/Ck.Dte	Original Amt	Trx/Ck.Amt	Balance	Check# H?
RO-W	11-000-262-590-060-3308	07-92667A	Gen Liability Claims	07/01/07	\$59,905.36	\$1.00	\$1.00	
RO-W	11-000-270-593-060-3310	07-92667A	Auto PSI	07/01/07	\$74,500.00	\$0.80	\$0.80	
PO-Can	11-000-262-590-060-3308	07-92667A	Gen Liability Claims	07/09/07	\$1.00	-\$1.00	\$0.00	
PO-Can	11-000-270-593-060-3310	07-92667A	Auto PSI	07/09/07	\$0.80	-\$0.80	\$0.00	
RO-W	11-000-270-593-060-3310	07-92667C	Auto PSI	07/01/07	\$30,000.00	\$1,337.78	\$1,337.78	
PO-Pay-Fnl	11-000-270-593-060-3310	07-92667C	Remit #1	12/07/07		\$1,337.78		164129 N
RO-W	11-000-291-260-060-3316	07-93275A	Workmen Comp Claims Tail	07/01/07	\$1,195,978.25	\$422,654.97	\$422,654.97	
PO-Pay-Prtl	11-000-291-260-060-3316	07-93275A	Remit #1	08/03/07		\$52,533.68		160951 N
PO-Pay-Prtl	11-000-291-260-060-3316	07-93275A	Remit #2	08/31/07		\$67,239.96		161524 N
PO-Pay-Prtl	11-000-291-260-060-3316	07-93275A	Remit #1	10/11/07		\$16,394.71		162413 N
PO-Pay-Prtl	11-000-291-260-060-3316	07-93275A	Remit #1	11/06/07		\$39,246.92		163228 N
PO-Pay-Prtl	11-000-291-260-060-3316	07-93275A	Remit #1	12/06/07		\$90,274.19		163901 N
PO-Pay-Prtl	11-000-291-260-060-3316	07-93275A	Remit #1	01/17/08		\$57,708.92		165578 N
PO-Pay-Prtl	11-000-291-260-060-3316	07-93275A	Remit #2	02/13/08		\$74,898.46		166435 N
PO-Pay-Fnl	11-000-291-260-060-3316	07-93275A	Remit #1	03/07/08		\$24,358.13		166969 N
RO-W	11-000-291-260-060-3316	07-93275B	Workmen Comp Claims Tail	07/01/07	\$100,435.60	\$100,435.60	\$100,435.60	
PO-Pay-Fnl	11-000-291-260-060-3316	07-93275B	Remit #2	03/07/08		\$82,200.82		166970 N
PO-Pay-Fnl	11-000-291-260-060-3316	08-10285	Remit #1	07/02/07		\$75,000.00		160188 N
PO-Pay-Fnl	11-000-262-590-060-3308	08-10808	Remit #1	07/19/07		\$75,000.00		160553 N
PO-Pay-Fnl	11-000-270-593-060-3310	08-10808	Remit #2	07/19/07		\$75,000.00		160554 N
PO-Void-Chk	11-000-270-593-060-3310	08-10808	Remit #2	07/19/07		-\$75,000.00		160554 N
PO-Void-Chk	11-000-262-590-060-3308	08-10808	Remit #1	07/19/07		-\$75,000.00		160553 N
PO-Pay-Prtl	11-000-262-590-060-3308	08-10808A	Remit #2	08/03/07		\$6,552.54		160949 N
PO-Pay-Prtl	11-000-270-593-060-3310	08-10808A	Remit #1	08/03/07		\$24,912.64		160950 N
PO-Pay-Prtl	11-000-262-590-060-3308	08-10808A	Remit #2	08/31/07		\$5,384.75		161525 N
PO-Pay-Prtl	11-000-270-593-060-3310	08-10808A	Remit #1	08/31/07		\$13,479.87		161526 N
PO-Pay-Prtl	11-000-262-590-060-3308	08-10808A	Remit #1	10/11/07		\$5,062.94		162414 N
PO-Pay-Prtl	11-000-270-593-060-3310	08-10808A	Remit #1	10/11/07		\$23,013.49		162415 N
PO-Pay-Prtl	11-000-262-590-060-3308	08-10808A	Remit #2	11/06/07		\$1,665.37		163229 N
PO-Pay-Prtl	11-000-270-593-060-3310	08-10808A	Remit #2	11/06/07		\$302.00		163230 N
PO-Pay-Prtl	11-000-262-590-060-3308	08-10808A	Remit #1	12/07/07		\$8,478.94		164130 N
PO-Pay-Prtl	11-000-270-593-060-3310	08-10808A	Remit #1	12/07/07		\$8,914.45		164131 N
PO-Pay-Prtl	11-000-262-590-060-3308	08-10808A	Remit #2	01/17/08		\$11,574.34		165579 N
PO-Pay-Prtl	11-000-270-593-060-3310	08-10808A	Remit #2	01/17/08		\$394.47		165580 N
PO-Pay-Prtl	11-000-262-590-060-3308	08-10808A	Remit #1	02/13/08		\$11,167.10		166436 N
PO-Pay-Prtl	11-000-270-593-060-3310	08-10808A	Remit #1	02/13/08		\$3,983.08		166437 N
PO-Pay-Prtl	11-000-262-590-060-3308	08-10808A	Remit #2	03/13/08		\$7,351.93		167027 N
PO-Pay-Prtl	11-000-262-590-060-3308	08-10808A	Remit #1	04/11/08		\$5,391.84		167837 N
PO-Pay-Prtl	11-000-262-590-060-3308	08-10808A	Remit #1	05/08/08		\$12,259.09		168076 N
PO-Can	11-000-262-590-060-3308	08-10808A	Gen Liability Claims	06/29/08	\$111.16	-\$111.16	\$0.00	
PO-Pay-Prtl	11-000-270-593-060-3310	08-10808B	Remit #1	03/13/08		\$2,582.79		167026 N
PO-Pay-Prtl	11-000-270-593-060-3310	08-10808B	Remit #2	04/11/08		\$17,341.67		167838 N
PO-Pay-Prtl	11-000-262-590-060-3308	08-10808B	Remit #1	06/19/08		\$4,541.45		169207 N
PO-Pay-Prtl	11-000-270-593-060-3310	08-10808B	Remit #2	06/19/08		\$1,390.45		169208 N
PO-Pay-Prtl	11-000-262-590-060-3308	08-10808B	Remit #2	06/29/08		\$3,771.01		169625 N
PO-Pay-Prtl	11-000-270-593-060-3310	08-10808B	Remit #1	06/29/08		\$1,403.90		169626 N
PO-Pay-Fnl	11-000-291-260-060-3316	08-15450	Remit #1	04/10/08		\$90,000.00		167585 N
PO-Pay-Prtl	11-000-291-260-060-3316	08-15450A	Remit #1	04/10/08		\$29,245.00		167586 N
PO-Pay-Prtl	11-000-291-260-060-3316	08-15450A	Remit #2	05/08/08		\$67,681.92		168077 N
PO-Pay-Prtl	11-000-291-260-060-3316	08-15450A	Remit #1	06/19/08		\$45,137.82		169209 N
PO-Pay-Prtl	11-000-291-260-060-3316	08-15450B	Remit #1	06/29/08		\$8,387.21		169627 N

Total Outstanding	\$478,900.87	\$1,524,882.82
Total Checks	\$1,201,745.76	
Total PO-Can	-\$112.96	
Total Void Checks	-\$150,000.00	

Vendor# : 8573

Outstanding Purchase Orders* - original 08-09

Transaction	Account#	PO#	Description	Date	Original Amt	Balance
Outstanding	11-000-291-260-060-3316	09-23277B	Workmen Comp Claims Tail	04/28/09	\$100,000.00	\$721.25
Outstanding	11-000-291-260-060-3316	09-23277C	Workmen Comp Claims Tail	06/22/09	\$68,358.47	\$68,358.47
Outstanding	11-000-291-260-060-3316	09-23277D	Workmen Comp Claims Tail	08/30/09	\$75,000.00	\$75,000.00
Outstanding	11-000-262-590-060-3308	09-23282	Gen Liability Claims	07/31/08	\$90,000.00	\$23,212.05
Outstanding	11-000-270-593-060-3310	09-23282	Auto PSI	07/31/08	\$90,000.00	\$34,279.91
Outstanding	11-000-262-590-060-3308	09-23282A	General Liability Claims	08/30/08	\$4,788.33	\$4,788.33
Outstanding	11-000-270-593-060-3310	09-23282A	Auto PSI	08/30/08	\$15,491.03	\$15,491.03
			Total Outstanding		\$443,837.83	\$221,851.04

\$665,488.87

Purchase Order Related History** 08-09

Transaction	Account#	PO#	Description	Trx/Ck.Dte	Original Amt	Trx/Ck.Amt	Balance	Check# H7
RO-W	11-000-262-590-060-3308	08-10808B	Gen Liability Claims	07/01/08	\$20,000.00	\$11,687.54	\$11,687.54	
RO-W	11-000-270-593-060-3310	08-10808B	Auto PSI	07/01/08	\$50,000.00	\$27,281.19	\$27,281.19	
PO-Pay-Prtl	11-000-262-590-060-3308	08-10808B	Remit #1	08/06/08		\$6,899.21		170250N
PO-Pay-Prtl	11-000-270-593-060-3310	08-10808B	Remit #2	08/06/08		\$11,790.16		170251N
PO-Can	11-000-262-590-060-3308	08-10808B	Gen Liability Claims	08/30/08	\$4,788.33	-\$4,788.33	\$0.00	
PO-Can	11-000-270-593-060-3310	08-10808B	Auto PSI	08/30/08	\$15,491.03	-\$15,491.03	\$0.00	
RO-W	11-000-291-260-060-3316	08-15450A	Workmen Comp Claims Tail	07/01/08	\$338,819.78	\$196,755.04	\$196,755.04	
PO-Pay-Prtl	11-000-291-260-060-3316	08-15450A	Remit #1	08/06/08		\$9,345.18		170253N
PO-Can	11-000-291-260-060-3316	08-15450A	Workmen Comp Claims Tail	08/30/08	\$187,409.86	-\$187,409.86	\$0.00	
RO-W	11-000-291-260-060-3316	08-15450B	Workmen Comp Claims Tail	07/01/08	\$102,105.28	\$44,537.94	\$44,537.94	
PO-Pay-Fnl	11-000-291-260-060-3316	08-15450B	Remit #2	08/06/08		\$44,537.94		170252N
RO-W	11-000-291-260-060-3316	08-15450C	Workmen Comp Claims Tail	07/01/08	\$120,155.04	\$120,155.04	\$120,155.04	
PY PO-Adj	11-000-291-260-060-3316	08-15450C	Workmen Comp Claims Tail	07/31/03	\$120,155.04	-\$120,000.00	\$155.04	
PO-Can	11-000-291-260-060-3316	08-15450C	Workmen Comp Claims Tail	07/31/08	\$155.04	-\$155.04	\$0.00	
RO-W	11-000-291-260-060-3316	08-15450D	Workmen Comp Claims Tail	07/01/08	\$78,484.12	\$78,484.12	\$78,484.12	
PO-Can	11-000-291-260-060-3316	08-15450D	Workmen Comp Claims Tail	07/31/08	\$78,484.12	-\$78,484.12	\$0.00	
PO-Pay-Fnl	11-000-291-260-060-3316	09-21408	Remit #1	07/01/08		\$75,000.00		169506N
PO-Pay-Prtl	11-000-291-260-060-3316	09-23277	Remit #1	09/11/08		\$154,922.30		170883N
PO-Pay-Prtl	11-000-291-260-060-3316	09-23277	Remit #2	10/08/08		\$36,401.34		171627N
PO-Pay-Fnl	11-000-291-260-060-3316	09-23277	Remit #1	11/20/08		\$7,576.37		172781N
PO-Pay-Prtl	11-000-291-260-060-3316	09-23277A	Remit #2	11/20/08		\$52,950.28		172778N
PO-Pay-Prtl	11-000-291-260-060-3316	09-23277A	Remit #1	12/05/08		\$40,885.45		173354N
PO-Pay-Prtl	11-000-291-260-060-3316	09-23277A	Remit #2	01/15/09		\$122,980.58		173868N
PO-Pay-Prtl	11-000-291-260-060-3316	09-23277A	Remit #1	02/11/09		\$79,119.50		174882N
PO-Pay-Prtl	11-000-291-260-060-3316	09-23277A	Remit #1	03/12/09		\$35,767.46		175477N
PO-Pay-Prtl	11-000-291-260-060-3316	09-23277A	Remit #1	04/08/09		\$31,270.65		176039N
PO-Pay-Fnl	11-000-291-260-060-3316	09-23277A	Remit #1	05/07/09		\$22,920.06		176535N
PO-Pay-Prtl	11-000-291-260-060-3316	09-23277B	Remit #2	05/07/09		\$22,910.56		176536N
PO-Pay-Prtl	11-000-291-260-060-3316	09-23277B	Remit #1	06/04/09		\$76,368.19		177147N
PO-Pay-Prtl	11-000-262-590-060-3308	09-23282	Remit #1	09/11/08		\$5,308.25		170884N
PO-Pay-Prtl	11-000-270-593-060-3310	09-23282	Remit #2	09/11/08		\$10,547.38		170885N
PO-Pay-Prtl	11-000-262-590-060-3308	09-23282	Remit #1	10/08/08		\$5,675.42		171625N
PO-Pay-Prtl	11-000-270-593-060-3310	09-23282	Remit #2	10/08/08		\$1,858.97		171626N
PO-Pay-Prtl	11-000-262-590-060-3308	09-23282	Remit #2	11/20/08		\$8,035.01		172779N
PO-Pay-Prtl	11-000-270-593-060-3310	09-23282	Remit #2	11/20/08		\$9,968.19		172780N
PO-Pay-Prtl	11-000-262-590-060-3308	09-23282	Remit #1	12/05/08		\$9,700.37		173352N
PO-Pay-Prtl	11-000-270-593-060-3310	09-23282	Remit #2	12/05/08		\$21,867.44		173353N
PO-Pay-Prtl	11-000-262-590-060-3308	09-23282	Remit #2	01/15/09		\$9,209.67		173866N
PO-Pay-Prtl	11-000-270-593-060-3310	09-23282	Remit #1	01/15/09		\$4,878.93		173867N
PO-Pay-Prtl	11-000-262-590-060-3308	09-23282	Remit #2	02/11/09		\$5,173.50		174880N
PO-Pay-Prtl	11-000-270-593-060-3310	09-23282	Remit #1	02/11/09		\$1,384.70		174881N
PO-Pay-Prtl	11-000-262-590-060-3308	09-23282	Remit #2	03/12/09		\$7,474.36		175478N
PO-Pay-Prtl	11-000-270-593-060-3310	09-23282	Remit #2	03/12/09		\$877.48		175479N

PO Pay Pmt	11-000-262-590-060-3308	09-23282	Remit #1	04/08/09	\$5,890.05	176037N
PO-Pay Pmt	11-000-270-593-060-3310	09-23282	Remit #1	04/08/09	\$2,818.69	176038N
PO-Pay Pmt	11-000-262-590-060-3308	09-23282	Remit #2	05/07/09	\$5,731.53	176537N
PO-Pay Pmt	11-000-270-593-060-3310	09-23282	Remit #1	05/07/09	\$1,402.41	176538N
PO-Pay Pmt	11-000-262-590-060-3308	09-23282	Remit #2	06/04/09	\$5,589.69	177148N
PO-Pay Pmt	11-000-270-593-060-3310	09-23282	Remit #2	06/04/09	\$3,115.00	177149N

Total Outstanding \$221,851.04 \$1,026,825.66
Total PO Adj -\$120,000.00
Total Checks 954253.27
Total PO Can -\$286,328.38

Vendor#: 8573

Purchase Order Related History**- original 09/10

Transaction	Account#	PO#	Description	Trx/Ck.Dte	Original Amt	Trx/Ck.Amt	Balance	Check# H?
RO-W	11-000-291-260-060-3316	09-23277B	Workmen Comp Claims Tail	07/01/09	\$100,000.00	\$721.25	\$721.25	
PO-Can	11-000-291-260-060-3316	09-23277B	Workmen Comp Claims Tail	07/14/09	\$721.25	-\$721.25	\$0.00	
RO-W	11-000-291-260-060-3316	09-23277C	Workmen Comp Claims Tail	07/01/09	\$68,358.47	\$68,358.47	\$68,358.47	
PO-Can	11-000-291-260-060-3316	09-23277C	Workmen Comp Claims Tail	07/14/09	\$68,358.47	-\$68,358.47	\$0.00	
RO-W	11-000-291-260-060-3316	09-23277D	Workmen Comp Claims Tail	07/01/09	\$75,000.00	\$75,000.00	\$75,000.00	
PO-Can	11-000-291-260-060-3316	09-23277D	Workmen Comp Claims Tail	07/14/09	\$75,000.00	-\$75,000.00	\$0.00	
RO-W	11-000-262-590-060-3308	09-23282	Gen Liability Claims	07/01/09	\$90,000.00	\$23,212.05	\$23,212.05	
RO-W	11-000-270-593-060-3310	09-23282	Auto PSI	07/01/09	\$90,000.00	\$34,279.91	\$34,279.91	
PO-Can	11-000-262-590-060-3308	09-23282	Gen Liability Claims	07/14/09	\$23,212.05	-\$23,212.05	\$0.00	
PO-Can	11-000-270-593-060-3310	09-23282	Auto PSI	07/14/09	\$34,279.91	-\$34,279.91	\$0.00	
RO-W	11-000-262-590-060-3308	09-23282A	General Liability Claims	07/01/09	\$4,788.33	\$4,788.33	\$4,788.33	
RO-W	11-000-270-593-060-3310	09-23282A	Auto PSI	07/01/09	\$15,491.03	\$15,491.03	\$15,491.03	
PO-Can	11-000-262-590-060-3308	09-23282A	General Liability Claims	07/14/09	\$4,788.33	-\$4,788.33	\$0.00	
PO-Can	11-000-270-593-060-3310	09-23282A	Auto PSI	07/14/09	\$15,491.03	-\$15,491.03	\$0.00	
PO-Pay Pmt	11-000-262-590-060-3308	10-31900	Remit #2	07/02/09		\$5,907.14		177970N
PO-Pay Pmt	11-000-270-593-060-3310	10-31900	Remit #2	07/02/09		\$23,838.94		177971N
PO-Pay Pmt	11-000-262-590-060-3308	10-31900	Remit #2	08/13/09		\$5,536.39		178616N
PO-Pay Pmt	11-000-270-593-060-3310	10-31900	Remit #1	08/13/09		\$4,725.82		178617N
PO-Pay Pmt	11-000-262-590-060-3308	10-31900	Remit #2	09/10/09		\$2,569.55		179232N
PO-Pay Pmt	11-000-270-593-060-3310	10-31900	Remit #1	09/10/09		\$3,996.05		179233N
PO-Pay Pmt	11-000-262-590-060-3308	10-31900	Remit #1	10/08/09		\$12,166.08		180113N
PO-Pay Pmt	11-000-270-593-060-3310	10-31900	Remit #1	10/08/09		\$7,781.11		180114N
PO-Pay Pmt	11-000-262-590-060-3308	10-31900	Remit #1	12/17/09		\$8,941.15		182421N
PO-Pay Pmt	11-000-270-593-060-3310	10-31900	Remit #2	12/17/09		\$2,392.18		182422N
PO-Pay Pmt	11-000-262-590-060-3308	10-31900	Remit #1	01/14/10		\$2,490.77		183039N
PO-Pay Pmt	11-000-270-593-060-3310	10-31900	Remit #1	01/14/10		\$473.64		183040N
PO-Pay Pmt	11-000-262-590-060-3308	10-31900	Remit #1	02/09/10		\$2,490.77		184033N
PO-Pay Pmt	11-000-270-593-060-3310	10-31900	Remit #1	02/09/10		\$473.64		184034N
PO-Pay Pmt	11-000-262-590-060-3308	10-31900	Remit #1	03/25/10		\$13,717.57		185157N
PO-Pay Pmt	11-000-270-593-060-3310	10-31900	Remit #1	03/25/10		\$9,706.96		185158N
PO-Pay Pmt	11-000-262-590-060-3308	10-31900	Remit #1	04/08/10		\$1,023.22		185436N
PO-Pay Pmt	11-000-270-593-060-3310	10-31900	Remit #1	04/08/10		\$6,294.95		185437N
PO-Pay Pmt	11-000-262-590-060-3308	10-31900	Remit #1	05/20/10		\$750.00		185568N
PO-Pay Pmt	11-000-270-593-060-3310	10-31900	Remit #1	06/17/10		\$1,745.19		187413N
PO-Pay Pmt	11-000-262-590-060-3308	10-31900	Remit #1	06/17/10		\$3,007.60		187414N
PO-Pay Pmt	11-000-270-593-060-3310	10-31900	Remit #1	06/29/10		\$2,953.63		187929N
PO-Pay Pmt	11-000-262-590-060-3308	10-31900	Remit #1	06/29/10		\$3,267.78		187930N
PO-Can	11-000-262-590-060-3308	10-31900	Gen Liability Claims	06/30/10	\$42,458.43	-\$42,458.43	\$0.00	
PO-Can	11-000-270-593-060-3310	10-31900	Auto PSI	06/30/10	\$23,291.33	-\$23,291.33	\$0.00	
PO-Adj	11-000-262-590-060-3308	10-31900A	Gen Liability Claims	06/14/10	\$28,000.38	-\$18,000.00	\$10,000.38	
PO-Can	11-000-262-590-060-3308	10-31900A	Gen Liability Claims	06/30/10	\$10,000.38	-\$10,000.38	\$0.00	
PO-Can	11-000-270-593-060-3310	10-31900A	Auto PSI	06/30/10	\$49,770.94	-\$49,770.94	\$0.00	
PO-Pay Pmt	11-000-291-260-060-3316	10-31901	Remit #1	07/02/09		\$149,297.33		177969N
PO-Pay Pmt	11-000-291-260-060-3316	10-31901	Remit #1	08/13/09		\$49,702.67		178614N
PO-Pay Pmt	11-000-291-260-060-3316	10-31901A	Remit #2	08/13/09		\$28,215.11		178615N
PO-Pay Pmt	11-000-291-260-060-3316	10-31901A	Remit #2	09/10/09		\$83,370.73		179234N
PO-Pay Pmt	11-000-291-260-060-3316	10-31901A	Remit #1	10/08/09		\$5,000.00		180115N

PO-Pay-Fnl	11-000-291-260-060-3316	10-31901A	Remit #1	10/08/09	\$107,791.89	180116N
PO-Pay-Prtl	11-000-291-260-060-3316	10-31901B	Remit #1	11/19/09	\$75,950.30	181459N
PO-Pay-Prtl	11-000-291-260-060-3316	10-31901B	Remit #1	11/19/09	\$101,348.00	181873N
PO-Pay-Fnl	11-000-291-260-060-3316	10-31901B	Remit #1	12/17/09	\$16,701.70	182423N
PO-Pay-Prtl	11-000-291-260-060-3316	10-31901C	Remit #2	12/17/09	\$20,801.77	182424N
PO-Pay-Fnl	11-000-291-260-060-3316	10-31901C	Remit #1	01/14/10	\$29,198.23	183037N
PO-Pay-Prtl	11-000-291-260-060-3316	10-31901D	Remit #1	01/14/10	\$57,666.02	183038N
PO-Pay-Fnl	11-000-291-260-060-3316	10-31901D	Remit #1	02/09/10	\$17,333.98	184035N
PO-Pay-Prtl	11-000-291-260-060-3316	10-31901E	Remit #1	02/09/10	\$9,794.20	184036N
PO-Pay-Fnl	11-000-291-260-060-3316	10-31901E	Remit #1	03/25/10	\$27,205.80	185155N
PO-Pay-Prtl	11-000-291-260-060-3316	10-31901F	Remit #1	03/25/10	\$58,837.76	185156N
PO-Pay-Fnl	11-000-291-260-060-3316	10-31901F	Remit #1	04/16/10	\$13,162.24	185679N
PO-Pay-Fnl	11-000-291-260-060-3316	10-31901G	Remit #1	04/16/10	\$145,889.26	185880N
PO-Pay-Prtl	11-000-291-260-060-3316	10-31901H	Remit #1	04/16/10	\$66,283.48	185881N
PO-Pay-Fnl	11-000-291-260-060-3316	10-31901H	Remit #1	05/07/10	\$8,716.52	186425N
PO-Pay-Prtl	11-000-291-260-060-3316	10-31901I	Remit #2	05/07/10	\$15,568.01	186426N
PO-Pay-Fnl	11-000-291-260-060-3316	10-31901I	Remit #2	06/17/10	\$4,431.99	187415N
PO-Pay-Prtl	11-000-291-260-060-3316	10-31901J	Remit #2	06/17/10	\$4,284.53	187416N
PO-Pay-Prtl	11-000-291-260-060-3316	10-31901J	Remit #2	06/17/10	\$22,771.71	187417N
PO-Pay-Fnl	11-000-291-260-060-3316	10-31901J	Remit #2	06/29/10	\$47,943.76	187927N
PO-Pay-Fnl	11-000-291-260-060-3316	10-31901K	Remit #2	06/29/10	\$43,506.70	187928N
PO-Pay-Fnl	11-000-291-260-060-3316	10-32042	Remit #1	07/01/09	\$75,000.00	177736N
PO-Pay-Fnl	11-000-291-260-060-3316	10-34496	Remit #1	09/25/09	\$73,882.32	179983N

Total PO Adj - \$18,000.00 \$1,338,385.06
Total Checks \$1,471,906.25
Total PO Can -\$347,372.12

Vendor# : 8573

Outstanding Purchase Orders* -10/11

Transaction	Account#	PO#	Description	Date	Original Amt	Balance
Outstanding	11-000-291-260-060-3316	11-45876	Comp Tail Claims	07/12/10	\$500,000.00	\$74,546.17
Outstanding	11-000-262-590-060-3308	11-45877	General Liability Claims	07/12/10	\$90,000.00	\$81,672.16
Outstanding	11-000-270-593-060-3310	11-45877	Auto Claims/DD	07/12/10	\$90,000.00	\$24,831.27
Outstanding	11-000-291-260-060-3315	11-46809	Workmen Compensation	08/31/10	\$90,000.00	\$46,500.00
Outstanding	11-000-291-260-060-3315	11-46809A	Workmen Compensation	11/19/10	\$27,000.00	\$27,000.00
			Total Outstanding		\$797,000.00	\$254,349.60

\$1,051,349.60

Purchase Order Related History** 10/11

Transaction	Account#	PO#	Description	Trx/Ck.Dte	Original Amt	Trx/Ck.Amt	Balance	Check# H?
PO-Pay-Fnl	11-000-291-260-060-3316	11-44916	Remit #1	07/01/10		\$75,000.00		187840N
PO-Pay-Fnl	11-000-291-260-060-3316	11-44916A	Remit #1	11/18/10		\$20,000.00		191225N
PO-Pay-Prtl	11-000-291-260-060-3316	11-45876	Remit #1	08/12/10		\$83,519.27		188482N
PO-Pay-Prtl	11-000-291-260-060-3316	11-45876	Remit #1	09/23/10		\$61,631.77		189408N
PO-Pay-Prtl	11-000-291-260-060-3316	11-45876	Remit #1	11/18/10		\$69,074.53		191226N
PO-Pay-Prtl	11-000-291-260-060-3316	11-45876	Remit #1	11/08/10		\$112,582.99		191152N
PO-Pay-Prtl	11-000-291-260-060-3316	11-45876	Remit #1	12/02/10		\$98,645.27		191572N
PO-Pay-Prtl	11-000-262-590-060-3308	11-45877	Remit #1	08/12/10		\$5,626.11		188480N
PO-Pay-Prtl	11-000-270-593-060-3310	11-45877	Remit #2	08/12/10		\$494.21		188481N
PO-Pay-Prtl	11-000-262-590-060-3308	11-45877	Remit #1	09/23/10		\$160.00		189409N
PO-Pay-Prtl	11-000-270-593-060-3310	11-45877	Remit #1	09/23/10		\$60,344.81		189410N
PO-Pay-Prtl	11-000-262-590-060-3308	11-45877	Remit #1	10/21/10		\$2,413.73		190426N
PO-Pay-Prtl	11-000-270-593-060-3310	11-45877	Remit #1	10/21/10		\$397.80		190427N
PO-Pay-Prtl	11-000-262-590-060-3308	11-15877	Remit #1	11/18/10		\$128.00		191227N
PO-Pay-Prtl	11-000-270-593-060-3310	11-45877	Remit #1	11/18/10		\$4,131.91		191228N
PO-Pay-Prtl	11-000-291-260-060-3315	11-46809	Remit #1	09/23/10		\$15,000.00		189411N
PO-Pay-Prtl	11-000-291-260-060-3315	11-46809	Remit #1	10/21/10		\$7,500.00		190428N
PO-Pay-Prtl	11-000-291-260-060-3315	11-46809	Remit #1	11/18/10		\$10,500.00		191229N
PO-Pay-Prtl	11-000-291-260-060-3315	11-46809	Remit #1	12/16/10		\$10,500.00		191869N

\$637,650.40

Bill Ryan

From: Scott C. Tennant
Sent: Wednesday, February 23, 2011 9:27 AM
To: Bill Doering (wdoering@trschoools.com); Frank Roselli (froselli@trschoools.com)
Cc: Tom Monahan; Doug Forrester; Bill Ryan; Bob Thiemer (thiem20@yahoo.com); Paul Miola
Subject: Integrity Health Draft Contract Review Feb 2011

Importance: High
Sensitivity: Confidential

Gentlemen,

We are directing this review to the chief administrators of our client TRRBOE with copies to TRRBOE counsel, the involved contractual party through Mr. Forrester and internally to the Arthur J. Gallagher team servicing TRRBOE. We work for TRRBOE and not Integrity Health and as such it is our duty to offer our comments on the draft document directly to TRRBOE with distribution to those who are involved in this effort.

The draft document we reviewed is attached in an Adobe format. We have reviewed the draft and offer the below comments for your consideration and further action.

Comments

1. IMPROVEMENTS

- a. Except for the requirement of having a separate Depositary Agreement for the Trust Bank it is a single document.
- b. The document is far easier to understand and does a very effective job of categorizing the vendors within the contract and specifically via attachments.
- c. The nomenclature is condensed and consistent.
- d. Authority is consensual throughout with the District having an absolute role in plan design and changes; vendor selection, changes and additions.
- e. The contract requires a defined audit trail of money.
- f. Subcontract requirements are included but only generally.
- g. Indemnification is now a two way street but one appears weaker than the other.
- h. Insurance is required of Integrity and other vendors but is not specified.

2. WEAKNESSES/CONCERNS

- a. ARTICLE I, INTEGRITY HEALTH'S DUTIES AND RESPONSIBILITIES
 - i. Section 1.1, Services Provided by Integrity Health
 1. Subsection (a), Administrative Services on behalf of and with the Concurrence of Client:
 - a. Item (5) Negotiating, placing and monitoring the stop-loss insurance and/or excess loss coverage for Client in connection with the Plan. *IH should also be required to manage all reporting requirements associated with any insurance so placed.*
 - b. Item (6) Preparing or contracting for the preparation of enrollment materials and program descriptive materials outlining the Plan, including updates. *This should end as ,in accordance with negotiated agreements.*

- c. Item (8) The second sentence here reads, "Reports will be customized for the Client for an agreed-upon additional charge, if the standard format is not sufficient for Client's needs." *This should read IH, "Customized reports will be produced for the Client as needed at no additional charge." It is not conceivable that this would result in a significant volume and charging for it causes people to question the need for information in a different format which could be costly and charging for it is petty.*
 - d. Add an Item (16) Client concurrence will be required on all items 1-15 above in this section. This to ensure and reinforce the title of this section, which is; Administrative Services on behalf of and with the Concurrence of Client. We believe the concurrence must be reinforced.
- 2. Subsection (d) Integrity Health and Partnership Health Center Service Marks - this section is all about IH owning these names. We think a final sentence should be added as follows: *Client has the right at its sole discretion and timing to use a name it owns for the Partnership Health Center.* This would allow TRRBOE to change the name if it wanted to replace IH but keep the health center without incurring a cost for the use of the name.
 - ii. Section 1.2 Authorization to Act - add *net of commission or any form of present or future remuneration associated with any such insurance policy placement.* This will bar IH from making any money on insurance policy placements.
 - iii. Section 1.4 Service Commitment - *We are concerned that there is no affirmative Client Concurrence statement within this section.*
 - iv. Section 1.5 Affirmative Action - This section basically requires IH and all of its affiliated vendors to conform to public contracts law. But it does not address or designate a Public Agency Compliance Officer (PACO). *We do not know how the Public Affirmative Action Officer requirements extend to this contract and recommend TRRBOE seek advice from its counsel. There is also a typo in the last sentence; "an" instead of "and".*
- b. ARTICLE 2, CLIENT'S DUTIES AND RESPONSIBILITIES
 - i. Section 2.2, Monetary Obligations. LaSalle Bank is now Bank Of America, NA (formerly LaSalle Bank).
 - 1. Subsection (a) Payments: (1) - This section deals with maintaining 1/12 of projected costs. The section makes IH and TRRBOE responsible for estimating the costs and we think this is dangerous since subsection B immediately below this subsection indemnifies IH of liability for a lack of timely funding of claims causing late payments. *TRRBOE should review this with counsel.* The section also lists health and contracted service costs but fails to add RX even though the entire balance of the agreement includes RX and management of the PBM (Pharmacy Benefits Manager). This should be questioned.
 - ii. Section 2.4, Other Client Responsibilities
 - 1. Subsection (a) Administrative.
 - a. Sub-subsection 1. - This section requires TRRBOE to furnish IH and TPA with a detailed description of the current health plan, including all plan documents and any amendments or changes thereto. *We don't think TRRBOE should supply anything to any vendor except IH. The entire nature of this agreement is to designate IH as the GC with all other vendors as subs to the GC. This should be pointed out and possibly rewritten so that TRRBOE provides to IH and IH has to*

supply any other vendor who needs such documents. TRRBOE should review this with counsel.

c. ARTICLE 4, RELATIONSHIP OF THE PARTIES

- i. Section 4.2 Service Vendors. This section refers to a Business Associate Privacy and Security Rule Agreement and we do not have a copy of this. *TRRBOE should review this with counsel.*

d. ARTICLE 5, INDEMNIFICATION AND INSURANCE

- i. Section 5.1 No Obligation to Fund. This section removes IH and TPA from any funding liability but we feel it is too broad. This section should restrict funding to TRRBOE's obligation to fund claim payments through the Trust Account. Once TRRBOE funds the trust it has no control over the funds and IH has 100% control. This section would relieve IH of any fiduciary responsibility associated with managing funds after they get to the Trust Account and that is not acceptable. *TRRBOE should review this with counsel.*
- ii. Sections 5.2 and 5.3 are indemnifications. 5.2 TRRBOE indemnifies IH. 5.3 IH indemnifies TRRBOE. The problem is they are not written the same way and TRRBOE counsel needs to examine these. We think they lean to IH and that the TRRBOE indemnification of IH is too vague.
- iii. Section 5.5 Fidelity Bonds and Insurance. This section should be broken into two sections. The Fidelity Bond section needs to be more specific with respect to limits either a specific limit or a formulaic limit but specific. The Insurance section also needs to be specific as the only requirement here is a professional policy or E&O. We are not comfortable with this section at all.

e. ARTICLE 6, COMMENCEMENT AND TERMINATION

- i. Section 6.5 Run-out Period. We are uncomfortable with this section as the period of time for administrative fees seems excessive and prohibitive.

f. ARTICLE 8, RECORDS - We think this entire section needs to be reviewed with respect to Division of Archives and Records Management (DARM) regulations for public records.

The contracts are vastly improved in their readability and sharing of authority but the risk equation has changed little. There is some clever language that appears to change the risk equation but appears to keep IH insulated from a loss of TRRBOE monies while TRRBOE remains squarely at risk of loss. Bob Thiemer and Scott Tennant participated in a conference call arranged by Douglas Forrester of Integrity Health with Bank Of America. Their position on the theft risk is basically "sue me". They acknowledge the risk that one of their employees could steal money but blandly respond that the remedy is to sue them over a basic negligence threshold and we note the current Depositary Agreement holds Bank of America harmless. TRRBOE remains solely at risk and if it happened TRRBOE would still have to instantly replace stolen funds to the same bank in order to avoid other liabilities associated with payments to vendors according to law and contract. Nothing changed really in the money risk equation.

We believe this review completes our commitment to TRRBOE relative to its relationship with Integrity Health, LLC and, more generally, the TTRBOE Health Benefit Plans. We are of course available to help TRRBOE should it have need of our services and thank you for giving us this opportunity to serve you.

Respectfully submitted,

Scott Tennant

Scott C. Tennant, Area Assistant Vice President
Gallagher Public Entity & Scholastic Division

Arthur J. Gallagher Risk Management Services, Inc.
525 Lincoln Drive West, Suite 410
P.O. Box 530, Five Greentree Centre
Marlton, NJ 08053-0530
Direct Office Line: 856-446-9181
Facsimile: 856-446-9149
Email: scott_tennant@ajg.com

Disclaimer

We do not provide legal advice, as we are not qualified to do so. All comments made regarding contract or specification review is limited to an insurance/risk management perspective and is not legal advice. Any discussion regarding coverage is designed to make the reader aware of the terms and conditions of the applicable coverage document, which may apply to the situation described. All determinations of coverage are subject to the facts of the actual case, the coverage document itself, the determination of the TPA, and the JIF itself. We recommend that you always discuss these issues with legal counsel before moving forward.

Bill Ryan

From: Doug Forrester [doug@integrityhealth.com]
Sent: Wednesday, February 23, 2011 4:43 PM
To: froselli@trschoools.com; wdoering@trschoools.com
Cc: Bill Ryan; Scott C. Tennant; thiem20@yahoo.com; Paul Miola
Subject: RE: Integrity Health Draft Contract Review Feb 2011

I'm pleased it appears most of the issues identified for contract language discussion were adequately handled in the draft revised contract. I believe that remaining items referenced by Scot in his memo this morning can be readily addressed as well. It is our intent to take his observations regarding the draft and make some final adjustments before submitting the final draft for your review and action. We will do this very shortly with the expectation that it will meet everyone's expectations.

The larger items noted by Scot have been the subject of further review and modification on our part since the 2/1 draft (e.g., we are preparing a contract exhibit which will specify the nature of the various fiduciary and indemnification policy coverage). The bank deposit risk issue has also been the subject of considerable discussion. Bank of America's position is certainly one of reassurance that funds will be handled properly and that they have procedures in place to fulfill its fiduciary obligation. They have acknowledged their obligation to recover misdirected money. Nonetheless, I felt similar dissatisfaction to Scot and Bob with regard to the lack of specificity in the process of how and when misdirected funds would be replaced in the unlikely event such would occur. Consequently, although there is no more risk associated with Bank of America's operations than any other bank (perhaps less because of its size) I have initiated discussions with US Bank which is perhaps the nation's largest trust bank to ascertain whether there is additional security afforded its clients.



Douglas R. Forrester, President
Integrity Health, LLC
103 Carnegie Center 323
Princeton, New Jersey 08540
609-606-7000

From: Scott C. Tennant [mailto:Scott_Tennant@ajg.com]
Sent: Wednesday, February 23, 2011 9:27 AM
To: Bill Doering (wdoering@trschoools.com); Frank Roselli (froselli@trschoools.com)
Cc: Tom Monahan; Doug Forrester; Bill Ryan; Bob Thiemer (thiem20@yahoo.com); Paul Miola
Subject: Integrity Health Draft Contract Review Feb 2011
Importance: High
Sensitivity: Confidential

Gentlemen,

We are directing this review to the chief administrators of our client TRRBOE with copies to TRRBOE counsel, the involved contractual party through Mr. Forrester and internally to the Arthur J. Gallagher team servicing TRRBOE. We work for TRRBOE and not Integrity Health and as such it is our duty to offer our comments on the draft document directly to TRRBOE with distribution to those who are involved in this effort.

The draft document we reviewed is attached in an Adobe format. We have reviewed the draft and offer the below comments for your consideration and further action.

Comments

1. IMPROVEMENTS

- a. Except for the requirement of having a separate Depositary Agreement for the Trust Bank it is a single document.
- b. The document is far easier to understand and does a very effective job of categorizing the vendors within the contract and specifically via attachments.
- c. The nomenclature is condensed and consistent.
- d. Authority is consensual throughout with the District having an absolute role in plan design and changes; vendor selection, changes and additions.
- e. The contract requires a defined audit trail of money.
- f. Subcontract requirements are included but only generally.
- g. Indemnification is now a two way street but one appears weaker than the other.
- h. Insurance is required of Integrity and other vendors but is not specified.

2. WEAKNESSES/CONCERNS

a. ARTICLE I, INTEGRITY HEALTH'S DUTIES AND RESPONSIBILITIES

i. Section 1.1, Services Provided by Integrity Health

1. Subsection (a), Administrative Services on behalf of and with the Concurrence of Client:

- a. Item (5) Negotiating, placing and monitoring the stop-loss insurance and/or excess loss coverage for Client in connection with the Plan. *IH should also be required to manage all reporting requirements associated with any insurance so placed.*
- b. Item (6) Preparing or contracting for the preparation of enrollment materials and program descriptive materials outlining the Plan, including updates. *This should end as ,in accordance with negotiated agreements.*
- c. Item (8) The second sentence here reads, "Reports will be customized for the Client for an agreed-upon additional charge, if the standard format is not sufficient for Client's needs." *This should read IH, "Customized reports will be produced for the Client as needed at no additional charge." It is not conceivable that this would result in a significant volume and charging for it causes people to question the need for information in a different format which could be costly and charging for it is petty.*
- d. *Add an Item (16) Client concurrence will be required on all items 1-15 above in this section. This to ensure and reinforce the title of this section, which is; Administrative Services on behalf of and with the Concurrence of Client. We believe the concurrence must be reinforced.*

2. Subsection (d) Integrity Health and Partnership Health Center Service Marks - this section is all about IH owning these names. We think a final sentence should be added as follows: *Client has the right at its sole discretion and timing to use a name it owns for the Partnership Health Center.* This would allow TRRBOE to change the name if it wanted to replace IH but keep the health center without incurring a cost for the use of the name.

- ii. Section 1.2 Authorization to Act - add *net of commission or any form of present or future remuneration associated with any such insurance policy placement*. This will bar IH from making any money on insurance policy placements.
 - iii. Section 1.4 Service Commitment - *We are concerned that there is no affirmative Client Concurrence statement within this section.*
 - iv. Section 1.5 Affirmative Action - This section basically requires IH and all of its affiliated vendors to conform to public contracts law. But it does not address or designate a Public Agency Compliance Officer (PACO). *We do not know how the Public Affirmative Action Officer requirements extend to this contract and recommend TRRBOE seek advice from its counsel. There is also a typo in the last sentence; "an" instead of "and".*
- b. ARTICLE 2, CLIENT'S DUTIES AND RESPONSIBILITIES
 - i. Section 2.2, Monetary Obligations. LaSalle Bank is now Bank Of America, NA (formerly LaSalle Bank).
 - 1. Subsection (a) Payments: (1) - This section deals with maintaining 1/12 of projected costs. The section makes IH and TRRBOE responsible for estimating the costs and we think this is dangerous since subsection B immediately below this subsection indemnifies IH of liability for a lack of timely funding of claims causing late payments. *TRRBOE should review this with counsel.* The section also lists health and contracted service costs but fails to add RX even though the entire balance of the agreement includes RX and management of the PBM (Pharmacy Benefits Manager). This should be questioned.
 - ii. Section 2.4, Other Client Responsibilities
 - 1. Subsection (a) Administrative.
 - a. Sub-subsection 1. - This section requires TRRBOE to furnish IH and TPA with a detailed description of the current health plan, including all plan documents and any amendments or changes thereto. *We don't think TRRBOE should supply anything to any vendor except IH. The entire nature of this agreement is to designate IH as the GC with all other vendors as subs to the GC. This should be pointed out and possibly rewritten so that TRRBOE provides to IH and IH has to supply any other vendor who needs such documents. TRRBOE should review this with counsel.*
- c. ARTICLE 4, RELATIONSHIP OF THE PARTIES
 - i. Section 4.2 Service Vendors. This section refers to a Business Associate Privacy and Security Rule Agreement and we do not have a copy of this. *TRRBOE should review this with counsel.*
- d. ARTICLE 5, INDEMNIFICATION AND INSURANCE
 - i. Section 5.1 No Obligation to Fund. This section removes IH and TPA from any funding liability but we feel it is too broad. This section should restrict funding to TRRBOE's obligation to fund claim payments through the Trust Account. Once TRRBOE funds the trust it has no control over the funds and IH has 100% control. This section would relieve IH of any fiduciary responsibility associated with managing funds after they get to the Trust Account and that is not acceptable. *TRRBOE should review this with counsel.*
 - ii. Sections 5.2 and 5.3 are indemnifications. 5.2 TRRBOE indemnifies IH. 5.3 IH indemnifies TRRBOE. The problem is they are not written the same way and TRRBOE counsel needs to examine these. We think they lean to IH and that the TRRBOE indemnification of IH is too vague.

- iii. Section 5.5 Fidelity Bonds and Insurance . This section should be broken into two sections. The Fidelity Bond section needs to be more specific with respect to limits either a specific limit or a formulaic limit but specific. The Insurance section also needs to be specific as the only requirement here is a professional policy or E&O. We are not comfortable with this section at all.

e. ARTICLE 6, COMMENCEMENT AND TERMINATION

- i. Section 6.5 Run-out Period. We are uncomfortable with this section as the period of time for administrative fees seems excessive and prohibitive.

f. ARTICLE 8, RECORDS - We think this entire section needs to be reviewed with respect to Division of Archives and Records Management (DARM) regulations for public records.

The contracts are vastly improved in their readability and sharing of authority but the risk equation has changed little. There is some clever language that appears to change the risk equation but appears to keep IH insulated from a loss of TRRBOE monies while TRRBOE remains squarely at risk of loss. Bob Thiemer and Scott Tennant participated in a conference call arranged by Douglas Forrester of Integrity Health with Bank Of America. Their position on the theft risk is basically "sue me". They acknowledge the risk that one of their employees could steal money but blandly respond that the remedy is to sue them over a basic negligence threshold and we note the current Depositary Agreement holds Bank of America harmless. TRRBOE remains solely at risk and if it happened TRRBOE would still have to instantly replace stolen funds to the same bank in order to avoid other liabilities associated with payments to vendors according to law and contract. Nothing changed really in the money risk equation.

We believe this review completes our commitment to TRRBOE relative to its relationship with Integrity Health, LLC and, more generally, the TTRBOE Health Benefit Plans. We are of course available to help TRRBOE should it have need of our services and thank you for giving us this opportunity to serve you.

Respectfully submitted,

Scott Tennant

Scott C. Tennant, Area Assistant Vice President
Gallagher Public Entity & Scholastic Division
Arthur J. Gallagher Risk Management Services, Inc.
525 Lincoln Drive West, Suite 410
P.O. Box 530, Five Greentree Centre
Marlton, NJ 08053-0530
Direct Office Line: 856-446-9181
Facsimile: 856-446-9149
Email: scott_tennant@ajg.com

Disclaimer

We do not provide legal advice, as we are not qualified to do so. All comments made regarding contract or specification review is limited to an insurance/risk management perspective and is not legal advice. Any discussion regarding coverage is designed to make the reader aware of the terms and conditions of the applicable coverage document, which may apply to the situation described. All determinations of coverage are subject to the facts of the actual case, the coverage document itself, the determination of the TPA, and the JIF itself. We recommend that you always discuss these issues with legal counsel before moving forward.

GILMORE & MONAHAN

A PROFESSIONAL CORPORATION

COUNSELLORS AT LAW

ALLEN STREET PROFESSIONAL CENTER

TEN ALLEN STREET

P.O. Box 1540

TOMS RIVER, NEW JERSEY 08754

(732) 240-6000

FAX (732) 244-1840

E-mail: skf@gm-law.net

GEORGE R. GILMORE
THOMAS E. MONAHAN
* Certified Civil Trial Attorney

STEPHEN K. FORAN
JEAN L. CIPRIANI
MICHAEL J. GILMORE
DAVID R. LEAHY
JARED J. MONACO
LAUREN R. STAIGER
ROBIN LA BUE
MARY M. MCCUDDEN
JEREMY J. STURGEON

March 30, 2011

VIA E-MAIL & REGULAR MAIL

Douglas Forrester, President
Integrity Health, LLC
103 Carnegie Center, Suite 323
Princeton, NJ 08540

**RE: Toms River Regional Schools Board of Education and
Integrity Health, LLC**

Dear Mr. Forrester:

Please be advised that this office has received and reviewed the revised contract between Integrity Health, LLC ("IH") and the Board, together with the prior comments from Arthur J. Gallagher Risk Management Services, Inc. ("AJG"). This office has also discussed elements of the agreement with the Board Business Administrator. My comments are listed below.

1. AJG suggests that the customized reports provided pursuant to Section 1.1(a)(8) should be free of charge to the Board. IH suggests that this may potentially be too much of a financial burden. It is suggested that a compromise would be to make the reports available free of charge, unless the costs for same exceed a specified amount.

2. AJG suggests a new Section 1.1(a)(16) be added which provides that client concurrence is required on the above items (1) through (15). The suggestion is consistent with the remainder of the section, and simply clarifies existing intent. Thus, AJG's suggestion should be implemented.

3. Section 2.2(a)(1) should be clarified as to the inclusion of prescriptions. In addition, in accordance with the comments of IH in response to AJG, this section should be clarified to provide that IH makes recommendations and, thereafter, obtains concurrence from the Client.

4. As recommended by AJG, Section 2.4(a)(1) should be amended to delete the reference to "TPA," and add a sentence as follows: "All responsibility for the furnishing of said documentation to other service vendors shall be borne by Integrity Health."

5. The reference in Section 4.2 to the "Business Associate Privacy and Security Rule Agreement" should, in fact, be "Exhibit D."

GILMORE & MONAHAN

A PROFESSIONAL CORPORATION
COUNSELLORS AT LAW

Douglas Forrester, President

Page 2

March 30, 2011

6. The Client indemnification provision of Section 5.3 should contain the same more expansive language contained in the IH indemnification provision of Section 5.2.

7. The Public School Contracts Law does not permit indefinite renewals. Section 6.1 should be revised to provide as follows: "This Agreement shall be effective as of the date specified above and may be extended, in accordance with the provisions of N.J.S.A. 18A:18A-42, for two (2) additional one (1) year terms, upon written notice by the Client not less than ninety (90) days prior to the expiration of the then current term." Section 6.2 must be deleted.

8. AJG found the three month Run-Out Period in Section 6.5 to be excessive. Thus, presumably, the four month period provided for other service vendors is still excessive.

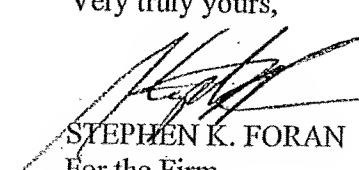
9. A new Section 8.5 should be added, which provides as follows: "Notwithstanding anything to the contrary, IH and the TPA hired by IH pursuant to the terms of this agreement, shall maintain all records generated as a result of this agreement in a manner which is consistent with the requirements of the State Division of Archives and Records Management."

Finally, it is also noted that discussions are presently undergoing relative to the revising of the current Depository Agreement.

If you have any questions or wish to discuss this matter, please do not hesitate to contact me.

Your cooperation throughout this process is greatly appreciated.

Very truly yours,



STEPHEN K. FORAN
For the Firm

SKF:nmc

cc: Frank J. Roselli, Superintendent, Toms River Regional Schools (Fax & Regular Mail)
William J. Doering, Business Administrator, Toms River Regional Schools (E-mail & Regular Mail)
Scott C. Tennant, Area Assistant Vice President, Arthur J. Gallagher Risk Management Services, Inc. (E-mail & Regular Mail)

Exhibit G

February 4, 2011

To: All School Principals
Re: Workers Compensation System Reporting

We are busy working to improve our workers' compensation reporting, record keeping and communication processes and need your help. Please take a few moments to answer the questions below about your procedure for recording injuries to employees at your location and return your responses to my attention. This information will help us adjust our processes to ensure an efficient and easy to manage system.

1. If an employee is injured who are they to see first at your location (please provide name and position)?
2. What is expected of the person who first sees the injured employee?
3. Does this person manage any reporting form/s?
4. If yes, what form/s and what happens to the form/s.
5. The District has a web based electronic reporting system called CompGateway from Kai Systems for recording work related injuries. Who is the person entering employee injury information into the computer based at your location (please provide name and position)?
6. Does this person have any suggestions they would like to offer?
7. How do you know when an injured employee is unable to return to work due to a work place injury?
8. What improvements do you hope could be achieved?

Thank you for your valued input and time with this matter.

Early Learning Center and Administration Building @ 1144 Hooper Ave

February 4, 2011

**To: All School Principals
Department Heads**

**Cc: William Doering - Business Administrator
Scott Tennant - AAVP Gallagher Risk Management**

Re: Workers Compensation System Reporting

We are busy working to improve our workers' compensation reporting, record keeping and communication processes and need your help. Please take a few moments to answer the questions below about your procedure for recording injuries to employees at your location and return your responses to my attention. This information will help us adjust our processes to ensure an efficient and easy to manage system.

1. If an employee is injured who are they to see first at your location (please provide name and position)? *Karen Azzolini, School Nurse and Pat Tully, Supervisor (custodians go to Harry Staples)*
2. What is expected of the person who first sees the injured employee? *First aid as needed; accident report is filled in by the employee, nurse, and supervisor; and if an appointment with school doctor is needed it is made.*
3. Does this person manage any reporting form/s? *Yes, the accident report form is filled out; then the secretary, Maureen Costanzo, inputs it into the computer.*
4. If yes, what form/s and what happens to the form/s. *1. Toms River Board of Education Employee Report of Accident, 2. Employee Refusal of Treatment Form, 3. State of NJ Employee's First Report of Accidental Injury or Occupational Illness.*
5. The District has a web based electronic reporting system called CompGateway from Kai Systems for recording work related injuries. Who is the person entering employee injury information into the computer based at your location (please provide name and position)? *Maureen Costanzo, Secretary.*
6. Does this person have any suggestions they would like to offer? *No.*
7. How do you know when an injured employee is unable to return to work due to a work place injury? *The injured employee usually calls us.*
8. What improvements do you hope could be achieved? *Somebody should be responsible to check when employees are able to return to work with a doctor's note. It would also be good to hear from the doctor's office as to the fact that an employee can't return for however many days it is.*

Thank you for your valued input and time with this matter.

Print Shop - Susan Guida

February 4, 2011

To: All School Principals

Department Heads

Cc: William Doering - Business Administrator

Scott Tennant - AAVP Gallagher Risk Management

Re: Workers Compensation System Reporting

We are busy working to improve our workers' compensation reporting, record keeping and communication processes and need your help. Please take a few moments to answer the questions below about your procedure for recording injuries to employees at your location and return your responses to my attention. This information will help us adjust our processes to ensure an efficient and easy to manage system.

1. If an employee is injured who are they to see first at your location (please provide name and position)? The procedure for recording and reporting worker injuries is handled by Gae Foran in the Maintenance Department located one door down from the print shop. She reports and keeps records of all incidences here at my shop.
2. What is expected of the person who first sees the injured employee?
3. Does this person manage any reporting form/s?
4. If yes, what form/s and what happens to the form/s.
5. The District has a web based electronic reporting system called CompGateway from Kai Systems for recording work related injuries. Who is the person entering employee injury information into the computer based at your location (please provide name and position)?
6. Does this person have any suggestions they would like to offer?
7. How do you know when an injured employee is unable to return to work due to a work place injury?
8. What improvements do you hope could be achieved?

Thank you for your valued input and time with this matter.

Transportation

February 4, 2011

**To: All School Principals
Department Heads**

**Cc: William Doering - Business Administrator
Scott Tennant - AAVP Gallagher Risk Management**

Re: Workers Compensation System Reporting

We are busy working to improve our workers' compensation reporting, record keeping and communication processes and need your help. Please take a few moments to answer the questions below about your procedure for recording injuries to employees at your location and return your responses to my attention. This information will help us adjust our processes to ensure an efficient and easy to manage system.

1. If an employee is injured who are they to see first at your location (please provide name and position)? (CONNIE COLLINA SENIOR SECRETARY)
2. What is expected of the person who first sees the injured employee?(DETERMINES IF EMPLOYEE NEEDS TO SEE THE DR. AND OR GO TO THE HOSPITAL AND SETS UP APPT.)
3. Does this person manage any reporting form/s? (YES)
4. If yes, what form/s and what happens to the form/s.(REPORT OF ACCIDENT FORM AND WE KEEP THE REPORT)
5. The District has a web based electronic reporting system called CompGateway from Kai Systems for recording work related injuries. Who is the person entering employee injury information into the computer based at your location (please provide name and position)? (CONNIE COLLINA SENOR SECRETARY)
6. Does this person have any suggestions they would like to offer?(ON THE STATE REPORTS SAME QUESTIONS BUT WORDED DIFFERENT)
7. How do you know when an injured employee is unable to return to work due to a work place injury?(DR. FAXES REPORT)
8. What improvements do you hope could be achieved? (LESS INJURIES)

Thank you for your valued input and time with this matter.

***Custodial Department, Grounds Department, Maintenance
Department***

February 4, 2011

**To: All School Principals
Department Heads**

Cc: William Doering - Business Administrator

Scott Tennant - AAVP Gallagher Risk Management

Re: Workers Compensation System Reporting

We are busy working to improve our workers' compensation reporting, record keeping and communication processes and need your help. Please take a few moments to answer the questions below about your procedure for recording injuries to employees at your location and return your responses to my attention. This information will help us adjust our processes to ensure an efficient and easy to manage system.

1. If an employee is injured who are they to see first at your location (please provide name and position)? *See the Supervisor Mark Wagner, or Foreman and then they are sent to Gae Foran, Secretary Maintenance Dept., to fill out the paperwork.*
2. What is expected of the person who first sees the injured employee? *To see if they are bleeding or cut, or how severe the injury is. Then they send them to fill out paperwork.*
3. Does this person manage any reporting form/s? *No sends them to Secretary, Gae Foran and she fills out the forms.*
4. If yes, what form/s and what happens to the form/s. *Worker's Compensation forms on Worknet Compgateway....fill them out and send them to Laura Bove for processing.*
5. The District has a web based electronic reporting system called CompGateway from Kai Systems for recording work related injuries. Who is the person entering employee injury information into the computer based at your location (please provide name and position)? *Gae Foran, Secretary Maintenance Dept.*
6. Does this person have any suggestions they would like to offer? *We need a better form. It repeats a lot of the same questions.*
7. How do you know when an injured employee is unable to return to work due to a work place injury? *I get the Work Status Summary from Laura Bove stating work status.*
8. What improvements do you hope could be achieved? *A more efficient claim form. It seems to be very repetitious.*

Thank you for your valued input and time with this matter.

Food Services Department

February 4, 2011

**To: All School Principals
Department Heads**

**Cc: William Doering - Business Administrator
Scott Tennant - AAVP Gallagher Risk Management**

Re: Workers Compensation System Reporting

We are busy working to improve our workers' compensation reporting, record keeping and communication processes and need your help. Please take a few moments to answer the questions below about your procedure for recording injuries to employees at your location and return your responses to my attention. This information will help us adjust our processes to ensure an efficient and easy to manage system.

1. If an employee is injured who are they to see first at your location (please provide name and position)? *Lead cafeteria worker one in each school and the nurse at each school*
2. What is expected of the person who first sees the injured employee? *See how serious the situation is. Make sure employee is ok and then insure that cause is addressed so no one else is injured then contact nurse.*
3. Does this person manage any reporting form/s? *No. Only if an employee refuses treatment. I assume the nurse does.*
4. If yes, what form/s and what happens to the form/s.
5. The District has a web based electronic reporting system called CompGateway from Kai Systems for recording work related injuries. Who is the person entering employee injury information into the computer based at your location (please provide name and position)? *We are not aware of this form. However I assume the nurse is and completes at each school.*
6. Does this person have any suggestions they would like to offer?
7. How do you know when an injured employee is unable to return to work due to a work place injury? *Must state on doctor note that said employee can return to work without restrictions. If it is a workers compensation situation we do allow employee to return without restrictions.*
8. What improvements do you hope could be achieved? *Maybe hold a training to inform all department heads of the proper procedures and to ensure that we are aware of any forms that need to be completed!*

Thank you for your valued input and time with this matter.

Toms River High School North

James J. Hauenstein, Principal

1. If an employee is injured who are they to see first at your location (please provide name and position)? **Most teaching staff report to the nurse's office first followed by a report to the supervisor (teacher's supervisor is building Principal). Other departments (custodial, grounds, cafeteria...) report to immediate supervisor; if the nurse's office is open, the injured party goes to the nurse. If after hours, injured party, after reporting, goes to seek emergency care. The nurses at TRHSN are: Lisa Rizzo and Margarite (Peggy) Longo.**
2. What is expected of the person who first sees the injured employee? **The nurses make an immediate assessment of first aid care needed and necessary follow-up. An accident report is completed by the injured party. If deemed necessary, the injured party is sent out to Occupational Medicine (Occ. Med.) for treatment and follow-up.**
3. Does this person manage any reporting form/s? **The nurse's will require an accident report be completed; usually, if possible, the injured party completes the accident report.**
4. If yes, what form/s and what happens to the form/s. **A school-based secretary, Claire Lamb, types the report and inputs data to computer program which generates final report.**
5. The District has a web based electronic reporting system called CompGateway from Kai Systems for recording work related injuries. Who is the person entering employee injury information into the computer based at your location (please provide name and position)? **Claire Lamb, Media Secretary.**
6. Does this person have any suggestions they would like to offer? **No, Mrs. Lamb likes the computer program used.**
7. How do you know when an injured employee is unable to return to work due to a work place injury? **The injured worker notifies the nurse and office. A follow-up physician's note is provided.**
8. What improvements do you hope could be achieved? **A. Improve the process that nurse is notified of medical condition and limits from worker's compensation physician; B. Many staff returns with a "light work load" assigned. In many instances, this is not possible for teachers as their work requires being in a student centered area. Physicians must be more clear in understanding school-based limits of what "return to light duty" can be. C. Employees report frustration over limits from worker's compensation physician to seek second medical opinions when dealing with more serious injuries.**

6. Does this person have any suggestions they would like to offer? Not at this time
7. How do you know when an injured employee is unable to return to work due to a work place injury? We do not this area is lacking information.
8. What improvements do you hope could be achieved? Follow -up information regarding the injury.

Thank you for your valued input and time with this matter.

Thank You, if there are any additional questions please call us,
Catherine Shea, RN
Jo Ann Everett, RN

High School South page #2

High School East - From: Anne Baldi

February 4, 2011

To: All School Principals

Department Heads

Cc: William Doering - Business Administrator

Scott Tennant - AAVP Gallagher Risk Management

Re: Workers Compensation System Reporting

1. If an employee is injured who are they to see first at your location (please provide name and position)?

The employee reports directly to the nurse; however, in the event the injury is minor, sometimes an employee will mention it to a secretary or admin, in which case they are directed to go to the nurse and make a report.

In the event that a nurse is not available (after hours, weekend), employee contacts immediate supervisor.

2. What is expected of the person who first sees the injured employee?

The nurse completes a report and if medical attention is necessary, she contacts the Work Comp doctor and makes an appt; she also contacts Carolyn Monroe.

3. Does this person manage any reporting form/s?

The nurse completes the TRBOE Report of Accident Form.

4. If yes, what form/s and what happens to the form/s.

Lisa Nigro, secretary in the main office is given a copy of this form to process.

5. The District has a web based electronic reporting system called CompGateway from Kai Systems for recording work related injuries. Who is the person entering employee injury information into the computer based at your location (please provide name and position)?

Lisa Nigro, main office secretary.

6. Does this person have any suggestions they would like to offer?

Lisa Nigro, has no way of knowing if and when injured person is cleared or unable to return to work – unless the employee gets back to her; she thinks it would be an improvement if she and nurse are notified – even by a simple email.

7. How do you know when an injured employee is unable to return to work due to a work place injury?

Please see above – answer to number 6

8. What improvements do you hope could be achieved?

Thank you for your valued input and time with this matter.

Intermediate North

From: Francine Brebner

February 4, 2011

**To: All School Principals
Department Heads**

**Cc: William Doering - Business Administrator
Scott Tennant - AAVP Gallagher Risk Management**

Re: Workers Compensation System Reporting

We are busy working to improve our workers' compensation reporting, record keeping and communication processes and need your help. Please take a few moments to answer the questions below about your procedure for recording injuries to employees at your location and return your responses to my attention. This information will help us adjust our processes to ensure an efficient and easy to manage system.

1. If an employee is injured who are they to see first at your location (please provide name and position)? **Kathy Estelle or Nancy Smith – School Nurses**
2. What is expected of the person who first sees the injured employee? **Employee is to go to the nurse's office and get examined by nurse and Fill out three forms: 1) Toms River Board of Education Employee Report of Accident Forms 2) State of NJ Employer's First Report of Accidental Injury or Occupational Illness Form 3) Toms River Board of Education Refusal of Treatment Form (only if employee does not wish to seek medical attention). If the nurse feels that the employee needs to be seen by our Comp. Doctor, nurse calls Doctor's office to schedule and appointment for the injured employee. WORKNET – Occ Med. – Toms River Dr. Steven Wrigley – 368 Lakehurst Road, Suite 206 – Toms River, NJ 08755**
3. Does this person manage any reporting form/s? **No. She keeps a copy**
4. If yes, what form/s and what happens to the form/s. **After the forms are completed by employee, they are given to Fran Brebner – Secretary in the main office.**
5. The District has a web based electronic reporting system called CompGateway from Kai Systems for recording work related injuries. Who is the person entering employee injury information into the computer based at your location (please provide name and position)? **Fran Brebner – Secretary in the Main Office**
6. Does this person have any suggestions they would like to offer? **No, I do not have any suggestions**
7. How do you know when an injured employee is unable to return to work due to a work place injury? **We do not always know. The nurse is supposed to get notification from Dr. Wrigley, but she is not always notified from the Doctor's office.**
8. What improvements do you hope could be achieved? **Maybe an e-mail to the nurse – kestelle@trschoools.com, or nsmith@trschoools.com - Mrs. Lynn Fronzak – Principal, lfronzak@trschoools.com and Fran Brebner, secretary, fbrebner@trschoools.com so that we are aware that an employee is out on comp. time.**

Thank you for your valued input and time with this matter. Thank you....Fran Brebner

INTERMEDIATE SOUTH
February 4, 2011

**To: All School Principals
Department Heads**
**Cc: William Doering - Business Administrator
Scott Tennant - AAVP Gallagher Risk Management**
Re: Workers Compensation System Reporting

We are busy working to improve our workers' compensation reporting, record keeping and communication processes and need your help. Please take a few moments to answer the questions below about your procedure for recording injuries to employees at your location and return your responses to my attention. This information will help us adjust our processes to ensure an efficient and easy to manage system.

1. If an employee is injured who are they to see first at your location (please provide name and position)? Nurses (Annette Adamek or Ellen Danyo)
2. What is expected of the person who first sees the injured employee? Assess the injury.
3. Does this person manage any reporting form/s? Yes
4. If yes, what form/s and what happens to the form/s. Fills out form # 360 (TRBOE Employee Report of Accident). Form #360 is forwarded to Sue Bernard and she fills out form #301 (Injury & Illness Incident Report) Mrs. Bernard then inputs information from form #301 into Comp Gateway. Her last step is logging information onto form # 300 (Log of Work Related Injuries)
5. The District has a web based electronic reporting system called CompGateway from Kai Systems for recording work related injuries. Who is the person entering employee injury information into the computer based at your location (please provide name and position)? Sue Bernard, Secretary
6. Does this person have any suggestions they would like to offer? Mrs. Bernard feels that some paperwork is repetitive and could be eliminated.
7. How do you know when an injured employee is unable to return to work due to a work place injury? Unless the employee notifies the building principal, we don't know.
8. What improvements do you hope could be achieved? A system of notification of the employees return tentative return date would be beneficial.

Thank you for your valued input and time with this matter.

Intermediate South
page #1

February 4, 2011

To: All School Principals
Department Heads

Cc: William Doering - Business Administrator

Scott Tennant - AAVP Gallagher Risk Management

Re: Workers Compensation System Reporting

We are busy working to improve our workers' compensation reporting, record keeping and communication processes and need your help. Please take a few moments to answer the questions below about your procedure for recording injuries to employees at your location and return your responses to my attention. This information will help us adjust our processes to ensure an efficient and easy to manage system.

1. If an employee is injured who are they to see first at your location (please provide name and position)?

When an employee is injured the nurse is the first person at our location to see them when they are injured. At Intermediate South the nurses are Annette Adamek and Ellen Danyo.

2. What is expected of the person who first sees the injured employee?

Assess the employee and provide treatment as necessary.

3. Does this person manage any reporting form/s?

We fill out the original hand written incident report and bring to recording secretary.

4. If yes, what form/s and what happens to the form/s.

Hand written incident report.

5. The District has a web based electronic reporting system called CompGateway from Kai Systems for recording work related injuries. Who

is the person entering employee injury information into the computer based at your location (please provide name and position)?

The administrative secretary, Emily Bernard.

6. Does this person have any suggestions they would like to offer?

Survey forwarded to Mrs. Bernard.

7. How do you know when an injured employee is unable to return to work due to a work place injury?

Sometimes we may get a call from the employee.

8. What improvements do you hope could be achieved?

Better guidelines need to be developed about whose responsibility it is to follow up with the employee if they are out of work (or who the employee should contact). There needs be instructions that employees can access if injury does happen when nurse is not available, or if injury happens after hours. Also, the nurse will fill out an incident report when we see an employee, but we do not determine if it is covered under workman's compensation. We get phone calls regarding workman compensation issues but we cannot answer the questions that the employee may have. If we could get a district wide form with instructions for the employee of who they need to contact regarding a workman's compensation issue.

Thank you for your valued input and time with this matter.

Intermediste South page #2

Intermediate East - Nurses Office

February 4, 2011

**To: All School Principals
Department Heads
Cc: William Doering - Business Administrator
Scott Tennant - AAVP Gallagher Risk Management
Re: Workers Compensation System Reporting**

We are busy working to improve our workers' compensation reporting, record keeping and communication processes and need your help. Please take a few moments to answer the questions below about your procedure for recording injuries to employees at your location and return your responses to my attention. This information will help us adjust our processes to ensure an efficient and easy to manage system.

1. If an employee is injured who are they to see first at your location (please provide name and position)? *Nurse
Carla Polhemus RN, CSN, - Dianne Argila RN, CSN*
2. What is expected of the person who first sees the injured employee?
Assessment
3. Does this person manage any reporting form/s?
Yes - Employee Accident Form
4. If yes, what form/s and what happens to the form/s:
Sent to Susan Slickers for processing
5. The District has a web based electronic reporting system called CompGateway from Kai Systems for recording work related injuries. Who is the person entering employee injury information into the computer based at your location (please provide name and position)?
Susan Slickers - Secretary
6. Does this person have any suggestions they would like to offer?
get rid of redundant questions
7. How do you know when an injured employee is unable to return to work due to a work place injury? *Lack of Communication -
Do not know -*
8. What improvements do you hope could be achieved?
a seamless approach to workers' compensation reporting

Thank you for your valued input and time with this matter.

Laura Bove

From: James Ricotta, Jr.
Sent: Monday, February 07, 2011 12:55 PM
To: Laura Bove
Subject: RE: Compensation Recording Request

Beachwood

February 4, 2011

**To: All School Principals
Department Heads**
**Cc: William Doering - Business Administrator
Scott Tennant - AAVP Gallagher Risk Management**
Re: Workers Compensation System Reporting

We are busy working to improve our workers' compensation reporting, record keeping and communication processes and need your help. Please take a few moments to answer the questions below about your procedure for recording injuries to employees at your location and return your responses to my attention. This information will help us adjust our processes to ensure an efficient and easy to manage system.

1. If an employee is injured who are they to see first at your location (please provide name and position)? James Ricotta, Principal and/or School Nurse.
2. What is expected of the person who first sees the injured employee? I examine employee and offer medical assistance of our nurse. With the assistance of the nurse, together we determine if the employee should seek further medical assistance through WORKNET Occ Med or go directly to the hospital.
3. Does this person manage any reporting form/s? The person is responsible to make sure the reporting form is completed by all parties: principal, nurse, employee, and recording secretary.
4. If yes, what form/s and what happens to the form/s. The accident report form is completed by Deb Yhlen, secretary, and emailed directly to our HR department, Lynn Marino.
5. The District has a web based electronic reporting system called CompGateway from Kai Systems for recording work related injuries. Who is the person entering employee injury information into the computer based at your location (please provide name and position)? Deborah Yhlen, secretary.
6. Does this person have any suggestions they would like to offer? No.
7. How do you know when an injured employee is unable to return to work due to a work place injury? They would contact the office so we could arrange a substitute or call to inform us of their absence.
8. What improvements do you hope could be achieved? Document that we hand directly to the employee listing their responsibilities in reporting incident and follow up procedures.

Thank you for your valued input and time with this matter.

Cedar Grove

February 4, 2011

**To: All School Principals
Department Heads
Cc: William Doering - Business Administrator
Scott Tennant - AAVP Gallagher Risk Management
Re: Workers Compensation System Reporting**

We are busy working to improve our workers' compensation reporting, record keeping and communication processes and need your help. Please take a few moments to answer the questions below about your procedure for recording injuries to employees at your location and return your responses to my attention. This information will help us adjust our processes to ensure an efficient and easy to manage system.

1. If an employee is injured who are they to see first at your location (please provide name and position)? Marilyn Mazer or Ann Sheehan – School Nurse
2. What is expected of the person who first sees the injured employee? Minor First aid treatment
3. Does this person manage any reporting form/s? Only initial injury report that employee fills out
4. If yes, what form/s and what happens to the form/s.
5. The District has a web based electronic reporting system called CompGateway from Kai Systems for recording work related injuries. Who is the person entering employee injury information into the computer based at your location (please provide name and position)? Linda Phander - Secretary
6. Does this person have any suggestions they would like to offer? Yes, when an employee is injured and loses work time – the secretary never knows the dates for the employee returning to work. The secretary needs to know for the OSHA report.
7. How do you know when an injured employee is unable to return to work due to a work place injury? See number 6.
8. What improvements do you hope could be achieved? None

Thank you for your valued input and time with this matter.

Laura Bove

C, H, A

From: Greg Guito
Sent: Monday, February 07, 2011 2:12 PM
To: Laura Bove
Subject: Workers Compensation Survey

I hope these answers help!
Greg

1. Laurie Halloran - Nurse
2. The nurse is expected to make a medical opinion based upon the injury.
3. No. The office secretary, Colleen German, manages the official accident report.
4. Debbie Oriel, head secretary, manages the Comp Gateway report online.
5. Same as above.
6. It appears that the system is work well.
7. After the employee sees the designated doctor, we use the doctor's evaluation.
8. I would to see the doctor make suggestions on line.



EAST DOVER ELEMENTARY SCHOOL

LINDA A. DOWNING, *Principal*
ELAINE S. TAFF, *Supervisor*

725 Vaughn Avenue • Toms River, New Jersey 08753
Tel: (732) 505-5840/(732) 505-5841 • Fax: (732) 270-4757
www.trschools.com

February 4, 2011

**To: All School Principals
Department Heads**
**Cc: William Doering - Business Administrator
Scott Tennant - AAVP Gallagher Risk Management**
Re: Workers Compensation System Reporting

We are busy working to improve our workers' compensation reporting, record keeping and communication processes and need your help. Please take a few moments to answer the questions below about your procedure for recording injuries to employees at your location and return your responses to my attention. This information will help us adjust our processes to ensure an efficient and easy to manage system.

1. If an employee is injured who are they to see first at your location (please provide name and position)? ***At East Dover Elementary, the school nurse(s) are the first to see an injured employee.***
2. What is expected of the person who first sees the injured employee? ***We assess the injury, treat the injury if necessary, and fill out an "incident report". We call Worknet OCC Med-Toms River (workmen's comp). (We use to call Carolyn Monroe; but no longer). If they refuse treatment they sign a form that says so.***
3. Does this person manage any reporting form/s? ***Yes, an employee incident report.***
4. If yes, what form/s and what happens to the form/s. ***We fill out an incident report. The Head Secretary enters the information into the computer and sends it to Laura Bove.***
5. The District has a web based electronic reporting system called CompGateway from Kai Systems for recording work related injuries. Who is the person entering employee injury information into the computer based at your location (please provide name and position)? ***Our Head Secretary, Dawn Gluck, is responsible for entering the information.***
6. Does this person have any suggestions they would like to offer? ***The forms are repetitive; need to condense forms***

7. How do you know when an injured employee is unable to return to work due to a work place injury? ***We do not know until we get the form back. It gets sent back to us through inter-school office mail. However, if a district employee is hurt here we do not get a follow up on the results because it goes to their school/department head. It should be cc to the accident sight.***
8. What improvements do you hope could be achieved?

Thank you for your valued input and time with this matter.

Note: Our nurses fill out the incident reports but a non-medical person enters it into the computer. A non-medical person does not always understand the nurses medical terminologies thus has problems deciphering to fill out the form.

East Dover page 2

Hooper Ave Barbara Donnelly, Senior Secretary, Hooper Avenue Elementary
1517 Hooper Avenue, Toms River NJ 08753; 732-505-5850; Fax 732-914-1253

February 4, 2011

To: All School Principals

Department Heads

Cc: William Doering - Business Administrator

Scott Tennant - AAVP Gallagher Risk Management

Re: Workers Compensation System Reporting

We are busy working to improve our workers' compensation reporting, record keeping and communication processes and need your help. Please take a few moments to answer the questions below about your procedure for recording injuries to employees at your location and return your responses to my attention. This information will help us adjust our processes to ensure an efficient and easy to manage system.

1. If an employee is injured who are they to see first at your location (please provide name and position)? **Either of our nurses, Patricia Petrillo and/or Nancy Fiore**
2. What is expected of the person who first sees the injured employee?
Assess injuries and have person fill out the accident form. #360 and OSHA Form 301
3. Does this person manage any reporting form/s? **The forms are then given to the main office secretaries for processing.**
4. If yes, what form/s and what happens to the form/s.
5. The District has a web based electronic reporting system called CompGateway from Kai Systems for recording work related injuries. Who is the person entering employee injury information into the computer based at your location (please provide name and position)? **Deborah Tortorello, Main Office Secretary or Barbara Donnelly, Senior Secretary in Mrs. Tortorello's absence**
6. Does this person have any suggestions they would like to offer? **Have more information autofill to all forms from the original so you do not have to keep retyping the same information – also spellcheck!**
7. How do you know when an injured employee is unable to return to work due to a work place injury? **Our employees usually call us to let us know**
8. What improvements do you hope could be achieved? **Only that we could be formally notified by someone (doctor's office, downtown) when someone will miss days of work and when they are able to return to work.**

Thank you for your valued input and time with this matter.

Ed- I rec'd this & was asked to fill out
~~two~~ North Dover

February 4, 2011

To: All School Principals

Department Heads

Cc: William Doering - Business Administrator

Scott Tennant - AAVP Gallagher Risk Management

Re: Workers Compensation System Reporting

We are busy working to improve our workers' compensation reporting, record keeping and communication processes and need your help. Please take a few moments to answer the questions below about your procedure for recording injuries to employees at your location and return your responses to my attention. This information will help us adjust our processes to ensure an efficient and easy to manage system.

1. If an employee is injured who are they to see first at your location (please provide name and position)? *School Nurse during normal school hours (9-3:30)*
 2. What is expected of the person who first sees the injured employee? *Evaluate if further medical care req.*
 3. Does this person manage any reporting form/s? *Nurse fills out Comp. Accident Rpt*
 4. If yes, what form/s and what happens to the form/s. *Given to Head Secretary who enters info on Comp Gateway*
 5. The District has a web based electronic reporting system called *Comp Gateway* from Kai Systems for recording work related injuries. Who is the person entering employee injury information into the computer based at your location (please provide name and position)? *Sue Nefflucker - Head Sec.*
 6. Does this person have any suggestions they would like to offer? *Too many redundant Quest.*
 7. How do you know when an injured employee is unable to return to work due to a work place injury? *We ask the inf. employee to call us after 15- the Workmans comp doctor has not always done*
 8. What improvements do you hope could be achieved? *The computer electronic form easier to complete without asking the same quest repeatedly & maybe have the nurse do it who is evaluating the inf. emp.*
- Thank you for your valued input and time with this matter.

Monella

Silver Bay

Silver Bay School

February 4, 2011

To: All School Principals

Department Heads

Cc: William Doering - Business Administrator

Scott Tennant - AAVP Gallagher Risk Management

Re: Workers Compensation System Reporting

We are busy working to improve our workers' compensation reporting, record keeping and communication processes and need your help. Please take a few moments to answer the questions below about your procedure for recording injuries to employees at your location and return your responses to my attention. This information will help us adjust our processes to ensure an efficient and easy to manage system.

1. If an employee is injured who are they to see first at your location (please provide name and position)? *Nurse*
2. What is expected of the person who first sees the injured employee?
Evaluate the injury.
3. Does this person manage any reporting form/s?
Accident Report
4. If yes, what form/s and what happens to the form/s.
Accident Report
5. The District has a web based electronic reporting system called CompGateway from Kai Systems for recording work related injuries. Who is the person entering employee injury information into the computer based at your location (please provide name and position)?
6. Does this person have any suggestions they would like to offer?
Mary Disenza
No
7. How do you know when an injured employee is unable to return to work due to a work place injury? *The employee usually tells us.*
8. What improvements do you hope could be achieved?
None

Thank you for your valued input and time with this matter.

D. Holyst *STRE*
South Toms River Ekmnt.

February 4, 2011

**To: All School Principals
Department Heads**

Cc: William Doering - Business Administrator

Scott Tennant - AAVP Gallagher Risk Management

Re: Workers Compensation System Reporting

We are busy working to improve our workers' compensation reporting, record keeping and communication processes and need your help. Please take a few moments to answer the questions below about your procedure for recording injuries to employees at your location and return your responses to my attention. This information will help us adjust our processes to ensure an efficient and easy to manage system.

1. If an employee is injured who are they to see first at your location (please provide name and position)? *Nurse and/or administrator*
2. What is expected of the person who first sees the injured employee?
Nurse: Set appt. w/ Workman Comp. Dr., notify building administrator.
3. Does this person manage any reporting form/s?
Injured employee fills out: TR BOE Employee Report of accident form. (Nurse & admin.)
4. If yes, what form/s and what happens to the form/s?
*Employer's First Report of Accidental Injury (Nurse/admin). 1 sheet filed @ school
Secretary transfers info to computer 1" w/ leave Book goes to Comp. Dr.*
5. The District has a web based electronic reporting system called *CompGateway* from Kai Systems for recording work related injuries. Who is the person entering employee injury information into the computer based at your location (please provide name and position)?
Margaret Gearity, Secretary
6. Does this person have any suggestions they would like to offer?
None
7. How do you know when an injured employee is unable to return to work due to a work place injury? *Dr. Note, employee communication*
8. What improvements do you hope could be achieved?
System / plan seems to work.

Thank you for your valued input and time with this matter.

2/9/11

TO: Bill Doering
From: Jill Macintosh, WSS
Washington St.

February 4, 2011

To: All School Principals
Department Heads
Cc: William Doering - Business Administrator
Scott Tennant - AAVP Gallagher Risk Management
Re: Workers Compensation System Reporting

We are busy working to improve our workers' compensation reporting, record keeping and communication processes and need your help. Please take a few moments to answer the questions below about your procedure for recording injuries to employees at your location and return your responses to my attention. This information will help us adjust our processes to ensure an efficient and easy to manage system.

1. If an employee is injured who are they to see first at your location (please provide name and position)? *NANCY ARIAS / SCHOOL NURSE / WASH. ST.*
 2. What is expected of the person who first sees the injured employee? *BASIC FIRST AID, ASSESSMENT & REFERRAL TO OCC-MED*
 3. Does this person manage any reporting form/s? *YES*
 4. If yes, what form/s and what happens to the form/s. *GIVEN TO THE SECRETARY TO INPUT INTO THE COMPUTER, & FORWARDED TO LAURA BOVE*
 5. The District has a web based electronic reporting system called CompGateway from Kai Systems for recording work related injuries. Who is the person entering employee injury information into the computer based at your location (please provide name and position)? *KATHY PELLICIA - SENIOR SECRETARY*
 6. Does this person have any suggestions they would like to offer? *NONE*
 7. How do you know when an injured employee is unable to return to work due to a work place injury? *FLU PHONE CALL TO EMPLOYEE*
 8. What improvements do you hope could be achieved?
QUESTION ABOUT WHEN DISABILITY STARTS IS A REQUIRED FIELD - THEY SHOULD MAKE THAT "DID THEY GO OUT ON DISABILITY?"
- Thank you for your valued input and time with this matter.
- YES — NO —

James Ricotta, Jr.

Principal

Beachwood Elementary School

West Dover Elementary

February 4, 2011

To: All School Principals
Department Heads
Cc: William Doering - Business Administrator
Scott Tennant - AAVP Gallagher Risk Management
Re: Workers Compensation System Reporting

We are busy working to improve our workers' compensation reporting, record keeping and communication processes and need your help. Please take a few moments to answer the questions below about your procedure for recording injuries to employees at your location and return your responses to my attention. This information will help us adjust our processes to ensure an efficient and easy to manage system.

1. If an employee is injured who are they to see first at your location (please provide name and position)? *School Nurse - Sheila Monahan if during Regular School day - Supervisor if after school hours.*
2. What is expected of the person who first sees the injured employee? *Nurse can only provide 1st aid to stabilize - then call for appropriate aid*
3. Does this person manage any reporting form/s? *no*
4. If yes, what form/s and what happens to the form/s. - *Employee fills out forms then - form is given to Secretary -*
5. The District has a web based electronic reporting system called CompGateway from Kai Systems for recording work related injuries. Who is the person entering employee injury information into the computer based at your location (please provide name and position)? - *Roseanne Riccardo Walsh*
6. Does this person have any suggestions they would like to offer? -
7. How do you know when an injured employee is unable to return to work due to a work place injury? *Employee brings a copy of "Work Status Summary" to Nurse to keep*
8. What improvements do you hope could be achieved?

Thank you for your valued input and time with this matter.



Incident Management Handbook





Table of Contents

Section Title	Section	Page/s
Introduction	1	3-5
Roles and titles	2	6-7
Incident management	3	8-12
Employee injured on the job	4	13-17
Student injuries	5	18-21
Person other than employee or student	6	22-25
Help, I need advice!	7	26-27
Frequently asked questions	8	28-29
Incident/accident investigation	9	30-34
State and Federal reporting requirements	10	35-36



Section 1

Introduction



INTRODUCTION

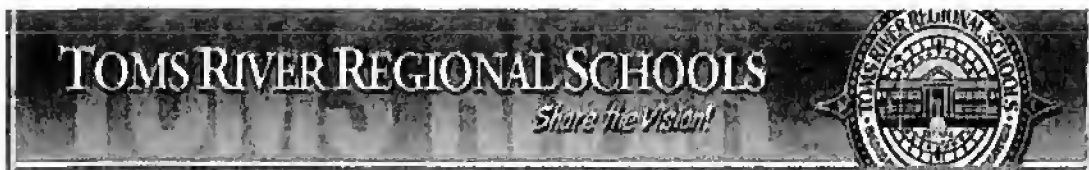


Frank Roselli
Superintendent of Schools

Toms River Regional Schools are pupil centered. We recognize the school as a place (1) where unexplored abilities, interest, and traits are discovered and given opportunity for growth; (2) where those already marked are given encouragement; and (3) where the entire school population is offered visions of new and wider fields of knowledge and experience that make all life richer and more satisfying. These principles are basic in our school philosophy.

We recognize that all of a person's experiences influence that person's development. The curriculum of Toms River Regional Schools, therefore, embraces all pupil experiences in which the school has measure of control. Included are class instruction, extracurricular activities, social functions, and community projects. The fulfillment of such an educational concept demands an informal and democratic type of environment.

Many distinct but closely interrelated factors determine the degree to which we can provide the desired environment. We acknowledge the importance of physical surroundings, but even more important are human relationships. Since our chief aim is to promote pupil growth through mutual understanding of problems, informal and friendly relationships are encouraged among teachers and pupils. Achievement of this aim depends upon recognition and active acceptance of this philosophy.



We believe that no educational philosophy can be static. The aims and policies of the Toms River Regional Schools are being continually reexamined in the light of pupil and community needs and growth.

This document represents a major commitment to our community's health and well being. We know our pupil centered vision is best achieved when everyone involved is healthy and productively engaged in the mission. Incidents and injuries detract us from our mission and we endeavor to reduce the risk of injury everyday so that all of us are fully able to engage.

This manual provides a simple method to keep track of incidents in district and a step-by-step method for managing incidents that are or become claims against the district. This is a fact gathering and reporting process. Early, accurate collection of facts is essential to good decision making and risk management. When facts are associated with early claim reporting the district is far better equipped to control outcomes and cost associated with injuries, liability and property losses.

This manual will answer the most of the questions asked about managing incidents and claims. The manual will provide useful information and training for all those involved in the incident and claim fact gathering and reporting process.

Our commitment to risk management is an extension of our pupil centered focus and it is our goal to reduce risk daily while concurrently managing each incident and injury that does happen exceptionally well.



Section 2

Roles and titles



ROLES AND TITLES

Incident management is an organizational communication process requiring roles be played by different people who have other full time roles in district. This section is intended to make clear who the people are who play the roles and give them descriptive titles for ease of understanding.

- PC - Primary Coordinator – this title is assigned to every person who completes the first report of an incident. It is a school nurse or department administrative assistant/secretary for incidents involving an employee. It may be a school nurse for incidents involving a student.
- LC - Location Coordinator – this title is assigned to every person who is responsible for some primary and all secondary reporting for incidents of every kind at a specific district location. It will be a school location's administrative assistant or senior secretary or both. It will be a department locations administrative assistant/secretary.
- DC - District Coordinator – this title is assigned to Laura Bove who is responsible for coordinating all incident reporting functions within the district.
- LS - Location Supervisor – this title is assigned to each Principal and each Department Head. These people are responsible for all incident/accident investigations.
- ARS – Administrative Resource Specialist – this incident management title is assigned to various persons in central administration who help coordinate personnel and financial activities.



Section 3

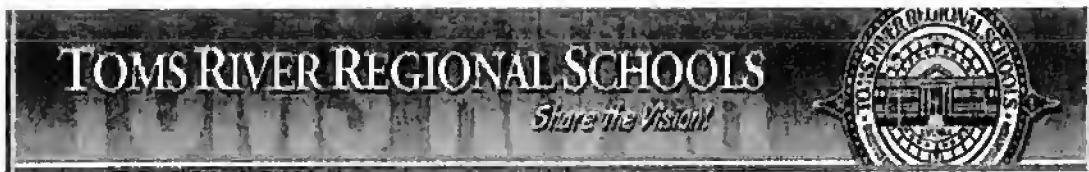
Incident management



INCIDENT REPORTING INSTRUCTIONS

An incident is an event in which there is no apparent physical injury to a person as a result of the event. An example is a person falling down but with no apparent injury other than being embarrassed. This section is for employees or non-employees that do not feel they need to see a doctor as a result of an incident.

1. Show genuine concern for the person or persons reporting the incident.
2. **If the incident involves an employee:**
 - a. Log into compgateway.com and choose the *Employee Incident Report* shown on the left hand border.
 - b. Have the employee complete the Employee Incident Report (see printed version on page 9). Since they choose not to see a doctor in these events ask them to type in their full name and date where shown at the bottom of the report. Please note that this does not preclude an injured employee from later seeing a doctor if they need to as a result of the incident. For example, a surface wound that festers and requires emergency care later that night.
 - c. Review the form with the employee making any edits or additions as needed and once everyone is satisfied simply press enter and log out.
 - d. The compgateway system will automatically alert the LC, DC and LS that the completed report is available to them on-line.
 - e. The LS should follow up by conducting an Incident/Accident Investigation, see section 8 - Incident/accident investigation.



3. If the incident involves a non-employee follow the instructions below. If you are instructed to refer the person to someone else please do so politely.
 - a. Log on to compgateway.com and choose the *Non-Employee Incident Report* shown on the left hand border.
 - b. Record what happened into the report. This is where basic information is gathered including a description of what happened.
 - c. Review the completed report with the person and clear up any unclear aspects. Once everyone is satisfied thank the person for taking the time to complete the form and hit enter then log out.
 - d. The compgateway system will automatically alert the DC and LS that the completed report is available to them on-line.
 - e. The LS should follow up by conducting an Incident/Accident Investigation, see section 8 - Incident/accident investigation.

TOMS RIVER REGIONAL SCHOOLS

Share the Vision!



EMPLOYEE INCIDENT REPORT

Complete this form for incidents that happen to employees but do not result in any apparent injury or need to see a doctor at the time of the incident. Once completed press enter and the incident will be logged into Kai System and retrievable at any time. This preserves the facts surrounding the incident and in the event the involved employee seeks medical attention at a later date, there is a record of what happened in the system that can be updated and provided to the treating physician/s.

Social Security # (if available):

Involved Employee Name: (check spelling)

Last:

First:

Home Address:

DOB:

Sex: ☐ M ☐ F

Person Incident Reported To:

Date of Incident:

Time:

Employer/School Board:

Location/Department:

Occupation:

Employment Status: ☐ Full-time ☐ Part-Time ☐ Seasonal ☐ Volunteer; Work Hours: _____

Witness (name & number)

Where Incident occurred:

Did Incident occur on premises? ☐ Yes ☐ No

City:

State:

Zip

Incident Description: (Cause of Incident)

Acknowledgement: I acknowledge that I am choosing not to see a Doctor at this time because I do not feel the incident I was involved in resulted in my being injured such that I need to see a Doctor. I know this decision does not prevent me from seeing a Doctor should my physical condition change in the near future.

Signed: _____

Date: _____



NON-EMPLOYEE INCIDENT REPORT

This form is to be filled out for all incidents where a, student or member of the public is involved but no one is injured and no property is damaged. This report is simply a record of the facts surrounding an incident.

Exact location of Incident (include building and area in the building or around the building i.e., High School North – cafeteria): _____

Name/s of involved person/s: # 1 _____ ☐ Student or ☐ Citizen (Check Box)

2 _____ ☐ Student or ☐ Citizen (Check Box)

3 _____ ☐ Student or ☐ Citizen (Check Box)

Date, hour (a.m. or p.m.) and location of incident (i.e., cafeteria of Mary's High School at 125 John's Way, Anytown, NJ): _____

Description of incident (who, what where, why and how?): _____

List witnesses: _____

What steps were taken after the incident occurred? (include First Aid): _____

Was a parent, family member, friend or anyone else notified? _____

Was the Principal and/or Supervisor notified? _____

Name of person completing this report: _____

Date: ____/____/____ Phone: (____) ____ - ____ School: _____

Report Taker Signature: _____ Date: ____/____/____

***If completed by hand file a copy and forward the original to Laura Bove, District Claim Coordinator.



Section 4

Employee injured on the job



WHAT TO DO WHEN AN EMPLOYEE GETS HURT ON THE JOB

1. Show genuine concern for the injured employee's welfare.
2. Direct injured employee to the school nurse, department secretary or Supervisor for triage.
3. Assess the extent of the injury. Offer to set an appointment for the injured employee with the District's authorized treating physician, Dr. Steven Wrigley, of WorkNet Occupational Medicine, 368 Lakehurst Road, Suite 206, Toms River, NJ 08755; telephone 732.557.9985. If possible set the appointment for after school hours.
4. If the employee chooses not to see the TRRS Doctor, then refer to Section 2 – Incident management.
5. If the employee chooses to see the TRRS Doctor, do the following.
 - a. Log into compgateway.com and choose *Employee Injury Report* shown on the left hand border.
 - b. Have the employee complete the report (see printed version on page 16).
 - c. Review the form with the employee making any edits or additions as needed and once everyone is satisfied simply press enter and log out.
 - d. The compgateway system will automatically alert the LC, DC, LS, as well as, the service providers WorkNet (doctor's office) and CompServices, Inc. (the third party claim administrator) that the completed report is available to them on-line.
 - e. If the appointment is during school hours the injured employee needs to first inform their direct supervisor and the location supervisor (LS), if different persons (example Cafeteria supervisor and Principal) about their injury and that they are leaving to see the doctor.



- f. Do not use the emergency room unless emergency treatment is required. If someone is sent to the emergency room you must alert the LS (Principal or Supervisor) and always the DC (District Coordinator) immediately, and then fill out an on line employee injury report.
- g. Follow up reporting is the shared responsibility of the injured employee, DC and LS/s.

The responsibilities include:

1. Complete the *First Report Of Injury required by the State of NJ.*
2. Complete the *TRRS Witness Report.*
3. Complete the *Toms River Regional Schools Incident/Accident Investigation Report* (see section 8).

Do not delay the reporting of Workers Compensation Claims!

*Do not hold up the claim simply because all of the information is not available.
Provide as much information as you have at the time and indicate that
additional information will be sent later.*

TOMS RIVER REGIONAL SCHOOLS

Share the Vision!



EMPLOYEE INJURY REPORT

Social Security # (if available):

Injured EE Name: (check spelling)

Last:

First:

Home Address:

DOB:

Sex: ☐ M ☐ F

Person Injury Reported To:

Date of Injury:

Time:

Employer/School Board:

Location/Department:

Occupation:

Employment Status: ☐ Full-time ☐ Part-Time ☐ Seasonal ☐ Volunteer; Work Hours: _____

Witness (name & number)

Where accident occurred:

Did accident occur on premises? ☐ Yes ☐ No

City:

State:

Zip

Nature of Injury: (strain, contusion, laceration, etc.)

Injured Body Part:

Dominant Hand? ☐ Right ☐ Left

Was Safety Equipment Provided? ☐ Yes ☐ No

Were Safety Devices Used? ☐ Yes ☐ No

Accident Description: (Cause of Injury)

Was an appointment with WorkNet set? ☐ Yes ☐ No

Employment status:

If "yes", provide time and date:

☐ 10 month ☐ 12 month

Where is employee now?

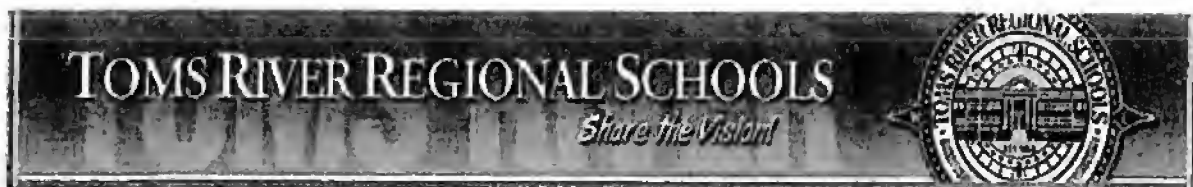
Best way to reach employee:

Home Phone:

Cell Phone:

Work Phone:

ext:



TRRS WITNESS REPORT

Your Name _____ Home Phone # _____

Address _____ City, State, Zip _____

Employer _____ Work # _____

Address _____

Mobile # _____ Date form completed _____

Date of Incident _____ Time of Incident _____

Exact location of Incident (include building and area in the building or around the building i.e., High School North – cafeteria): _____

Did you see this Incident? ☐ Yes ☐ No; if yes please give a description of what you witnessed.

Was anyone injured? ☐ Yes ☐ No; if yes please identify – giving names and type of injury.

Was injured person taken to a School Nurse? ☐ Yes ☐ No if yes please identify:

Are you aware of any other witnesses? ☐ Yes ☐ No, if yes please identify:

I certify that this witness report has been read and completed to the best of my ability and that all information submitted is true.

Witness Signature: _____ Date: _____



Section 5

Student injuries



STUDENT INJURIES

What to do when a student gets hurt at a district location or event or when their property is damaged.

1. Show genuine concern for the student or students claiming they were injured or their property was damaged and that the District is responsible.
2. Sign on to compgateway.com and first choose the Preliminary Accident Report on the left hand border and complete it on-line. Offer to print a copy for the student or guardian. When this is completed hit enter.
3. If the incident /accident occurred in or at a sports event, gym class or cafeteria, or if the parents of the involved student purchased a voluntary student accident insurance policy through the District, then print out the *CNA* Student Accident Claim Form and have the student or guardian complete it and sign it.
4. Review the completed report with the person and clear up any unclear aspects. Once everyone is satisfied thank the person for taking the time to complete the form and offer a copy.
5. Once you log-out of the compgateway system it will automatically alert the DC and LS that the completed Preliminary Accident Report is available to them on-line.
6. You need to immediately forward an original Insurance Carrier's Student Accident Claim Form to the DC, Laura Bove, and retain a copy for your records.
7. The LS should follow up by conducting an Incident/Accident Investigation, see section 8 - Incident/accident investigation.

Do not delay the reporting of Claims!

*Do not hold up the claim simply because all of the information is not available.
Provide as much information as you have at the time and indicate that
additional information will be sent later*

TOMS RIVER REGIONAL SCHOOLS

Share the Vision!



PRELIMINARY STUDENT INCIDENT REPORT

Date of Report: _____ Date of Incident: _____

Date Reported to Instructor: _____ Instructor Name: _____

Name of student: _____ Date of Birth: _____

Age: _____ Grade: _____ Sex: _____ SS# _____

Parent or Guardian: _____

Address: _____

Description of Injury: _____

Exact school building and location within or outside of the building where incident occurred, example: "High School North-cafetria": _____

Describe exactly how incident occurred (describe equipment, apparatus and activity): _____

Corrective action taken/recommended: _____

Witness Name: _____ Age _____ Address: _____

Witness Name: _____ Age _____ Address: _____

Witness Name: _____ Age _____ Address: _____

Parent/Guardian notified? ☐ Yes, relationship (i.e. Mother, Father Guardian): _____

Student transported anywhere? ☐ Yes ☐ No, if yes where: _____

Did student return to school the next day? ☐ Yes, ☐ No

Signature of district employee supervising the activity: _____

Supervising employee aware of incident at time of occurrence? ☐ Yes, ☐ No

Report prepared by: _____

Principal: _____ Name of School: _____

(signature if paper typed in if electronic)

TOMS RIVER REGIONAL SCHOOLS

Share the Vision!



ACCIDENT CLAIM FORM

Please print or type.

SEND YOUR CLAIM FORM TO:

Bob McCloskey Insurance
P.O. Box 511
Matawan, NJ 07747
(800) 445-3126

CNA

IMPORTANT NOTICE:

Your student insurance plan is designed to provide maximum benefits for minimum premium. Please obtain medical care and submit all claims within 90 days of accident. If you have other medical coverage, submit your claim to other insurer. Send in your benefit statement, benefits will be paid for those eligible expenses not paid.

If the front side of this claim form is not completed in FULL, this claim form cannot be processed and will be returned.

NOTE: The Student accident policy benefits are limited and may not provide 100% coverage.

PART 1-A: SCHOOL AND PARENT

(1) School District TOMS RIVER REGIONAL		(2) School HIGH SCHOOL NORTH	
(3) School Address 1245 OLD FREEHOLD RD., TOMS RIVER, NEW JERSEY 08753		(4) School Phone Number (732) 505-5702	
(5) Student (Last Name) MCTAGGART	(First Name) AMANDA	(6) Student's Social Security Number	
(7) Grade 11	(8) Birth date 3/31/94	(9) Male <input type="checkbox"/> Female <input checked="" type="checkbox"/>	(10) Date of Injury 1/5/11
(11) Time 9:20 AM		(12) Where did injury occur? TRN GYM	
(13) How did injury occur? DURING GYM CLASS WHILE PLAYING HANDBALL, SLIPPED AND HIT RIGHT ARM ON FLOOR			
(14) Part of body injured. Right ARM		(15) Type of sport. HANDBALL	
(16) At time of injury was the student involved in a school sponsored and supervised activity? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>			
(17) If athletics, designate: P.E. Class <input checked="" type="checkbox"/> Intramurals <input type="checkbox"/> Interscholastic <input type="checkbox"/> Practice <input type="checkbox"/> Game <input type="checkbox"/>			
(18) Under whose supervision? VICKI GILLEN		Was he/she a witness? YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>	
(19) Signature: (Must be signed by school office unless injury did not occur during school activity.)		Title PEGGY LONGO, RN	
(20) Signature: (Must be signed by school office unless injury did not occur during school activity.)		Date	

PART 1-B: PARENT OR GUARDIAN STATEMENT

(1) Student's Social Security Number		(2) Date of first treatment?	
(3) Father's Name		Social Security Number	
(4) Mother's Name		Social Security Number	
(5) Home Address (Street) TOMS RIVER		(City) TOMS RIVER	(State) NJ
(6) Father's Employer		(Zip) 08753	
(7) Employer's Address		(Home Phone Number)	
(8) Name and Address of other Insurance Company			
(9) Policy Number Group <input type="checkbox"/> Individual <input type="checkbox"/> Other <input type="checkbox"/> No Insurance <input type="checkbox"/>			
(10) Mother's Employer Business Phone Number			
(11) Employer's Address			
(12) Name and Address of Other Insurance Company			
(13) Policy Number Group <input type="checkbox"/> Individual <input type="checkbox"/> Other <input type="checkbox"/> No Insurance <input type="checkbox"/>			
I hereby authorize any insurance company, hospital, physician, employer, or other person who has attended or examined the claimant to disclose when requested to do so, all information with respect to any injury, policy coverages, medical history, consultations, prescription or treatment, and copies of all hospital or medical records and itemized bills. A photostatic copy of this authorization shall be considered as effective and valid as the original. I swear that the above information is true and correct to the best of my knowledge and further understand that it is a criminal offense to knowingly file a statement of claim containing false or misleading information or to willfully conceal information thereto with the intent to defraud the insurance company.			
(Date) X		(Signature of Responsible Party or Student if 18 years old)	
AUTHORIZATION TO PAY BENEFITS TO PROVIDER: I authorize payment of Medical Payments to Physician or Supplier for Services described on the reverse side and/or attached.			

FOR OFFICE USE ONLY



Section 6

Liability and/or property claims



WHAT TO DO WHEN A PERSON GETS HURT AT A DISTRICT LOCATION OR EVENT OR WHEN THEIR PROPERTY IS DAMAGED.

1. Show genuine concern for the person or persons claiming they were injured or their property was damaged and that the District is responsible.
2. Record what happened using the Liability and/or Property Loss Report Claim Form. This is where basic information is gathered including a description of what happened. This is to be filled out by a District employee. Do not hand it to the person to fill out.
3. If the allegations made are from a person other than an employee who believes the District is responsible but is being cooperative and reasonable, ignore #4 below.
4. If the person is being very difficult tell them you will have the District Coordinator call them, then take their various telephone numbers so you can give them to the DC. Immediately call this situation and information into Laura Bove, the District Coordinator (DC), at 732-505-5612.
5. If the claim is associated with an employment, special education or other administrative matter the DC must be contacted immediately.

Do not delay the reporting of Claims!

Do not hold up the claim simply because all of the information is not available. Provide as much information as you have at the time and indicate that additional information will be sent later



Liability and/or Property Damage Claim Report

Location Name _____

Address _____

Person to contact about this claim _____

Phone Number _____ Fax Number _____

Date of Incident _____ Time of Incident _____

Was a Vehicle Involved _____ District Owned _____ Other _____

Please provide Vehicle Information _____

Were Police Contacted _____ Which Police _____

Was Anyone Hurt _____ Employee _____ Non Employee _____

Please Provide Name and Contact Information _____

Was there Property Damage _____ District Owned _____ Other _____

Have We Been Served With a: ☐ Lawsuit ☐ Subpoena ☐ Allegation

Please Provide Name and Contact Information of all Individuals Involved _____

What Happened (Attach Additional Pages As Needed)

This image shows a single sheet of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page. There is no handwriting or other markings on the paper.

E-mail Address _____

Laura Bove: Telephone: 732-505-5612; Fax: 732-505-1493; Email: lbove@trschoools.com.

Page 25



Section 7

Help, I need advice



Sometimes things just aren't clear and you need help.

District professionals are here for you.

For help and/or advice please call us.

Laura Bove

District Coordinator

Telephone: 732-505-5612

Fax: 732-505-1493

Email: lbove@trschoools.com.

William J. Doering

School Business Administrator

Telephone: 732-505-5524

Fax: 732-473-9168

Email: bdoering@trschoools.com.



Section 8

Frequently asked questions



Frequently Asked Questions...

1. Is workers' compensation insurance?

No, it is a law (N.J.S.A. 34:15) typically managed through insurance and the insurance must obey the law.

2. Will I have any out of pocket expenses?

No, injuries that are compensable under law are covered 100%.

3. Can I use my own doctor?

No. The law gives employers the sole choice of doctors, specialists and other medical service providers.

4. If I am out of work will I get paid?

Yes. The law provides indemnity for lost wage payments following seven days out of work due to a compensable injury retroactive to the first day lost.

5. If I am injured and can't do my normal job duties but could do less strenuous work, what happens?

TRRS provides modified jobs during periods of workers compensation disability so that employees with temporary work restrictions can continue working.

6. Are there penalties for fraudulent claims?

N.J.S.A. 34:15-57.4 – A person who purposefully or knowingly makes a false or misleading statement for the purpose of wrongfully obtaining benefits shall be guilty of a crime of the fourth degree.

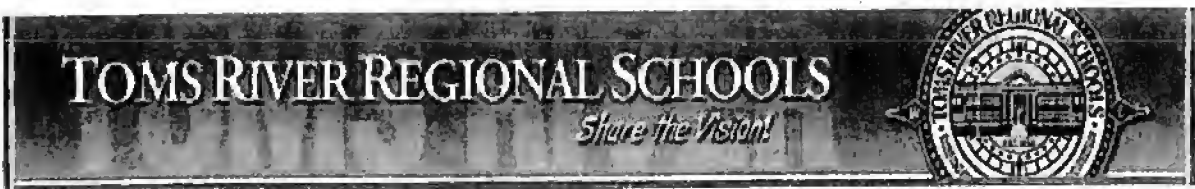


Section 9

Incident/ Accident investigation

Choose Risk Management

- **If you really want to make a difference in TRRS, choose to investigate all incidents big and small.**
- **Incidents define risk and knowing as much as we can about incidents will allow us to reduce risk.**
- **If we reduce risk in district we will provide a healthier, happier place to work and learn and avoid spending our limited money on claims.**
- **It's our choice.**
- **The incident reporting form in Section 2 allows us to gather initial facts. This guide is a simple investigation form that allows us to delve into the facts to ascertain the root cause and once isolated, determine how to reduce or eliminate the risk. This guide can be used no matter what type of incident might occur.**



INCIDENT/ACCIDENT INVESTIGATION REPORT

☐ Employee injury
 ☐ Student injury
 ☐ Public injury
 ☐ Property damage

District	Location of incident	Department	
Name	Job title	Age	Years on this job
Date of incident	Time of incident	Date reported	Who reported

DESCRIBE: Describe clearly and in detail what took place. Include materials, equipment and people involved.

ANALYZE: Obtain all the facts surrounding the incident including, Who, What, When, Where, Why and How? Review each operating factor and control measure. Use the PEME Principal (People, Equipment, Material and Environment) to answer questions.

PREVENTION: Describe what controls require additional attention, what actions are recommended and how this will improve operations and prevent reoccurrence. Make sure someone is assigned follow up responsibilities.

☐ Preventable
 ☐ Not Preventable

Investigated by:	Date:	Reviewed by:	Date:
------------------	-------	--------------	-------



INCIDENT/ACCIDENT INVESTIGATION GUIDE

Overview: An incident is a near-miss event that does not result in personal injury or significant property damage, but could have if circumstances had been slightly different. An accident is an unplanned, undesired event that disrupts the normal operational routine and results in death, personal injury and/or property loss. Both should be investigated as soon as possible upon notification of the event. Approximately 90% of all incidents and accidents are due, at least in part, to human error, and therefore correctable.

Purpose of an investigation: It is critical to thoroughly investigate every incident and accident and fully analyze the information to identify the root cause of the event. By identifying root causes you can be instrumental in taking corrective actions that will prevent similar future events, promote safety and health, protect district interests, save time and money and build a defense, if necessary. Investigations ARE NOT to assign blame but instead they help us learn how to reduce the risk of a similar event happening again.

What is an incident/accident investigation? An investigation is a systematic and coordinated effort to determine:

- What happened
- How it happened
- Why it happened
- How to prevent or minimize a similar future event

How do I get started?

- Begin as soon as possible after notification while events are fresh
- Control and secure the scene
- Communicate openly with people and explain the purpose of the investigation, which is to correct the system, not place blame
- Gather critical data such as evidence, equipment, photographs, scene sketches, videos and interviews
- Keep an open mind. Do not form opinions based on subjective information
- Interview any injured person(s) as soon as practical and all witnesses
- Secure any critical evidence for possible litigation
- Analyze all available data in an attempt to identify the root cause of the incident
- Make recommendations to administration for preventing future incidents

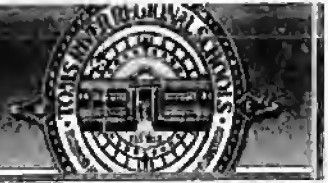
What is the root cause? The root cause of an event is the primary or first action from which a chain of actions started that led to the end event. While there may be several secondary and tertiary causes, there is usually one specific cause or action that initiated the actions that caused the event.



INFORMATION GUIDANCE CHART

You can use this basic guide to obtain the critical information necessary to conduct a thorough investigation including review of the scene and interviewing key personnel. Use the "PEME" Principal (People, Equipment, Material and Environment).

OPERATING FACTORS	MANAGEMENT CONTROLS	QUESTIONING GUIDE
People	Placement	<ul style="list-style-type: none"> Who was involved? What qualifications are necessary to perform this task? Was the person qualified to do this task? Was this person the most qualified to do this task? If not, why was this person selected instead of a more qualified person?
	Training	<ul style="list-style-type: none"> What training and instruction was provided to this person? Was the training appropriate for the task? Was training documented and did person fully understand?
	Enforcement	<ul style="list-style-type: none"> Was retraining frequency appropriate? Should additional training be provided? Were any instructions or rules not followed? What additional rules or enforcement actions should be established?
Equipment	Design and arrangement	<ul style="list-style-type: none"> What equipment was involved? Why was this equipment used? Was this the proper equipment to be used? What equipment should have been used? What guards were or were not in use? Were any arrangement issues present? Are additional design or arrangement controls necessary? Did the quality of the equipment contribute to the loss? Were there any hazards inherent to the equipment that could have contributed to the loss?
	Purchasing	<ul style="list-style-type: none"> Were any maintenance problems evident? Was maintenance schedule appropriate?
	Maintenance	<ul style="list-style-type: none"> How can maintenance be improved? Was any personal protective equipment (PPE) in use? Was the PPE appropriate and in good condition? Was employee trained in proper PPE selection and use?
Material	Design and arrangement	<ul style="list-style-type: none"> What material was involved? What hazards did the material present? How was the material handled and stored? Were control measures appropriate?
	Purchasing	<ul style="list-style-type: none"> Why was material being used? Are there safer alternatives available?
Environment	Design and arrangement	<ul style="list-style-type: none"> What environmental factors were involved (building, facilities, noise, illumination, ventilation, etc.)? Why was area designed and arranged this way? How should it have been arranged?
	Purchasing	<ul style="list-style-type: none"> What purchasing controls are necessary? (tools, equipment, supplies) Was housekeeping appropriate?
	Housekeeping	<ul style="list-style-type: none"> Was housekeeping performed at scheduled times? How can housekeeping be improved?
	Maintenance	<ul style="list-style-type: none"> What maintenance problems were evident? Was maintenance schedule appropriate? When was maintenance performed? How should maintenance be improved?



Section 10

State and Federal reporting requirements



PUBLIC EMPLOYEES OCCUPATIONAL SAFETY AND HEALTH INJURY & ILLNESS REPORTING REQUIREMENTS

The Public Employees Occupational Safety and Health (PEOSH) Act requires employers to record and maintain certain files for employee work-related injuries and illnesses. The record keeping logs include the **NJOSH 300 Log of Injury and Illness Form, 300A Summary Form and 301 Injury and Illness Record (or equivalent)**. Logs must be kept for each physical location and maintained for at least five years.

The NJOSH 300 Form is a log of all **recordable** injuries and illnesses. A recordable incident includes the following:

- Death;
- Loss of consciousness;
- Days away from work;
- Restricted work activity or job transfer;
- Needle stick injuries or cuts from a sharp object that is contaminated with another person's blood or potentially infectious bodily material;
- Any case requiring an employee to be medically removed under the requirements of an OSHA health standard;
- Tuberculosis infection as evidenced by a positive skin test or diagnosis by a physician after exposure to a known case of active tuberculosis;
- Medical treatment beyond first aid.

The Summary Form 300A must be completed annually and posted from February 1 through April 30 of the year following the year covered. Do not post the actual 300 Log as this contains employee names. The summary form is anonymous.

If you are utilizing the state approved **First Report of Injury** form, you do not need to complete a separate PEOSH 301 Injury and Illness record. The First Report Form is an approved equivalent record for each individual injury. These must be maintained for at least 5 years. Most PEOSH inspectors will request at least 3 years worth of records to review during an inspection. You should have these records readily available either in the nurse's office or the main administration office for each facility.

NOTE: In the event of a work-related fatality or the in-patient hospitalization of three or more employees from a work-related accident, you must report the incident within eight (8) hours to the Office of Public Employees Occupational Safety and Health via the 24 hour hotline at (800) 624-1644 or fax line at (609) 292-3749.

This is a summary of the OSHA recordkeeping requirements. If you need additional information or assistance, please contact Laura Bove the District Coordinator.